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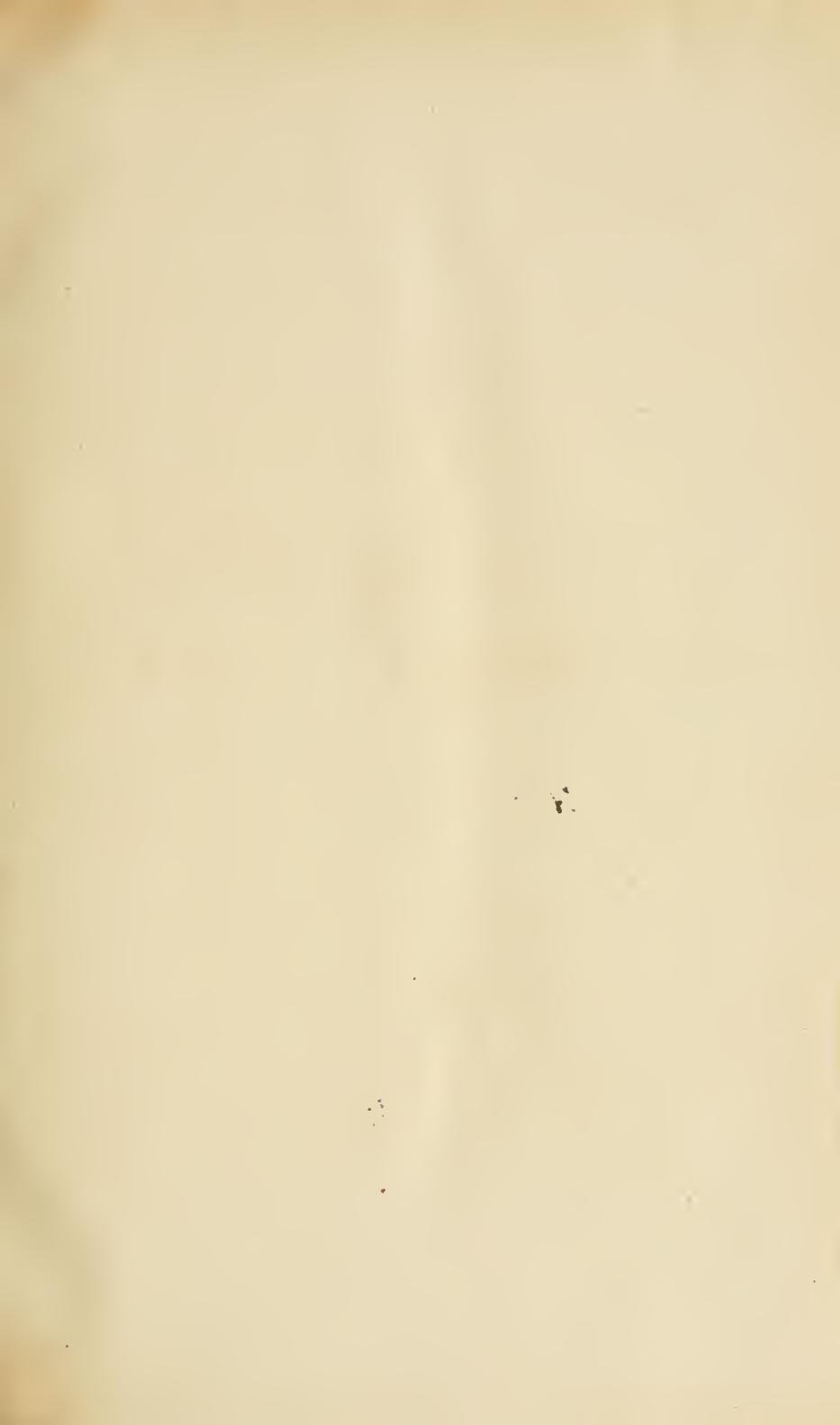
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STATE OF NEW HAMPSHIRE

REPORTS, 1901 - 1902

VOLUME III.—BIENNIAL

CONCORD, N. H.
1903

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MESSAGE

OF

HIS EXCELLENCY

NAHUM J. BACHELDER

GOVERNOR OF NEW HAMPSHIRE

TO THE

TWO BRANCHES OF THE LEGISLATURE

JANUARY SESSION, 1903

MANCHESTER:

PRINTED BY THE JOHN B. CLARKE CO.

1903.

GOVERNOR'S MESSAGE.

Members of the Legislature:

In attempting to comply with the time-honored custom which requires a governor upon his inauguration to address the general court regarding the matters of state which it will have to consider, I shall avoid, as far as practicable, specific recommendations, and content myself with a brief statement of what information I have, and of the principles which I believe should govern us in the performance of the duties which we have assumed.

STATE FINANCES.

The report of the state treasurer discloses a highly satisfactory condition of the state finances. The total funded debt June 1, 1902, was \$839,200. Of this amount \$3,700 was overdue, and \$450,000, the balance of the municipal war loan of 1872, maturing between January 1, 1903, and January 1, 1905; an overdue bond of 1873 of \$500, library bonds to the amount of \$175,000 due July 1, 1911, and \$75,000 due July 1, 1913, and Agricultural College loan bond amounting to \$135,000, due July 1, 1913, make up the total. Other liabilities of the state are various trust funds amounting to \$813,574.37, a school fund of \$14,825, and two small items, making \$1,669,071.30.

To offset these liabilities there were, cash on hand, \$575,615.12; securities from the Thompson estate, \$329,443.76; and due from railroad corporations, \$7,580.06; a total of \$912,638.94. The balance, \$756,432.36, was the net indebtedness of the state.

The state tax of \$425,000, which has already been voted for the years 1902 and 1903, with the other revenues from corpo-

rations and miscellaneous sources, will yield sufficient surplus above the regular expenses to meet the obligations that mature on and before January 1, 1905, and from that time until July 1, 1911, no part of the debt will become due. The ordinary revenues of the state from sources other than the direct tax are about \$250,000 annually, and the current expenses, besides interest, are about \$525,000; the interest charges after the debt that matures January 1, 1903, is paid, may be reckoned at \$50,000 more, making \$575,000.

It therefore appears that with due regard for the taxpayers and a consequent avoidance of extravagant appropriation, to which the treasury surplus is always a temptation, the state tax can be reduced \$100,000, leaving that amount to be distributed to the cities and towns in addition to what they now receive from the collections of the state treasurer from corporations, and relieving to that extent the burdens of local taxation, which are the heaviest that our people have to bear.

At different times the state has accepted trust funds, interest on which it has obligated itself to pay perpetually to the institutions designated as beneficiaries. The largest of these is the Benjamin Thompson fund for the benefit of the New Hampshire College of Agriculture and the Mechanic Arts, which was originally \$363,823.32, and has been, and is to be, increased by the state until January 30, 1910, when it will amount to \$797,181.67, on which 4 per cent interest, or \$31,887.27, must be paid to the institution annually. Other trust funds will on that date (January 30, 1910) bring the total amount to nearly a million dollars, involving an annual interest charge of \$40,000.

It has been suggested that in order to prepare for this payment the state tax should be left as it is, \$425,000, and from the surplus it will yield we should accumulate a sinking fund, the interest on which will meet that upon the trust funds. This involves the taxation of the present to pay the debts of the future, and the embarkment of the state in the banking business,—that is, the investment and management of large sums of money, which I think should be avoided. If we pay

as we go, and while we are going cancel all war debts and other obligations incurred to meet emergencies, leaving to those who will succeed us to provide for their expenses, we shall do our whole duty in that regard.

As suggested, it is to be constantly considered that the state tax cannot be reduced nor a sinking fund provided unless appropriations are rigidly kept within the limits of wise economy. The calls for state aid are very many and very urgent, and they multiply each year. They are all made upon the plea that the public good demands them, and they should be carefully scrutinized, and responded to to such an extent as will return to the people of the state, as a whole, value received for the money appropriated.

It is always to be considered that hearings upon petitions for appropriations from the state treasury are *ex parte*. Those who hope to profit by such grants are often the only ones to appear. The many who pay the taxes are too busily engaged in earning and saving money with which to meet the demands of tax collectors to present their opinions to the legislature, but it is clearly our duty to constantly bear in mind that we are the servants of the masses, that what they cannot afford they should not be compelled to pay for by any act of ours. In the past the state expenditures have not been on a niggardly scale; they have been profuse. In my judgment they should not exceed in the near future those of the last two years, and if I can prevent it they shall not. The argument that we are getting out of debt, that our revenues from the taxation of railroads, insurance, telegraph, and telephone companies are steadily increasing, and that we can therefore afford what we could not last year, is more specious than sound.

It is true that the corporation taxes are constantly increased, and that the interest charge disappears as the war debt is canceled, but these changes should be for the benefit of the great body of taxpayers rather than the favored few. In restricting ourselves to expenditures that are just and necessary, it is not enough that we refuse to authorize obligations in support of new undertakings which are presented in the name of educa-

tion, charity, and material progress, but which are of questionable promise. If there are offices that can be dispensed with without injury to the public, they should be abolished. If there are projects and plans which have secured state approval and have proved to be too costly, they should be abandoned. It is no part of our duty to drive home entering wedges that have been set into the state treasury.

SAVINGS BANKS.

The savings banks that withstood the storms of 1893 and 1894 are steadily recovering from the depression of that period and are now on safe ground. The amount due their depositors increased from \$57,078,433.15 in 1901 to \$60,249,862.29 in 1902, a gain of \$3,171,429.14, and their assets from \$66,846,692.53 to \$70,725,954.79, a gain of \$3,879,262.26. With this margin of guaranty they are more than solvent, and with their conservative investment policy, which seeks safety rather than high rates of interest, they merit the confidence which they command among those who intrust their savings to their management.

Thirty-one banks were in process of liquidation January 30, 1900. The assignees have made final distribution of the assets of thirteen of these to stockholders and closed their accounts. Four others have paid dividends since June 30, 1902, and will soon be taken from the list. The aggregate dividends to depositors have ranged from 60 to 100 per cent, averaging about 80 per cent. To the average shortage of 20 per cent must be added interest since the institutions were closed, but even with this the loss is much smaller than was apprehended.

The failure of these banks has left localities without savings-bank accommodations, and this, with other considerations, has induced some national banks to open accounts with depositors, to whom a small rate of interest is paid, thus doing a savings-bank business. It is charged that such deposits, while legally taxable to the owners as money in hand, escape the taxation which those in savings banks are compelled to bear, and are therefore unjustly favored, and it is also claimed that this

growing practice, in places where there are sound savings banks, diverts business which they were chartered to do and have a right to. It is suggested that the national banks should be required to make returns which will disclose to the local assessors the ownership of the interest-bearing deposits, that they may be taxed at the local rates, which would undoubtedly result in their withdrawal and investment elsewhere. In the brief time since the subject was called to my attention I have been unable to satisfy myself that this is advisable unless it be so extended as to include all deposits that are taxable under our laws, but I ask for it your careful consideration, as it deeply affects the savings-bank interests, which it is the true policy of the state to protect.

The building and loan associations, which have assets amounting to \$1,740,116.64, and 28,867 shares outstanding, are apparently sound and successful.

RAILROADS.

The steam railroads of New Hampshire appear to be permanently fixed in three great systems, all of which have tide-water terminals in other states and far-reaching western connections.

Of the 1,190 miles of line, 1,038 miles are operated by the Boston & Maine Railroad, 100 miles by the Maine Central, and 52 miles by the Grand Trunk. The consolidations by which this grouping has been effected, and earnings have been distributed over great systems, have been of great advantage to our people, especially those of sparsely settled sections, who have accommodations and rates that could not have been afforded them if the roads had not been united, and were obliged to bear the expense and depend upon the earnings of independent operation. I am not aware that the corporations in control of these roads are refusing or neglecting to perform their duty to the public, that there is any demand for an extension of the existing lines, or that any radical changes in the laws relating to steam railways are needed or will be asked for.

Since January 1, 1902, the electric track mileage has increased from 138 to 226 miles, and the capitalization of these

enterprises from \$2,964,339 to \$5,659,683. A beginning has been made upon about twenty miles more, and there are charters covering about 150 miles of line that have not been used. Such expansion of development and opportunity evidences the soundness of the street railway policy, which is formulated in our statutes and faithfully carried out by our authorities to whom has been committed the execution of those laws.

MANUFACTURES.

Manufacturing constitutes the chief industry of New Hampshire, with \$88,943,325 invested, employing 76,667 wage-earners in 1901, to whom were paid in wages and salaries \$30,-160,446, and marketing a product to the value of \$111,933,030, an increase of \$8,503,477 over the previous year. In the enactment of laws bearing upon this great industry, consideration should be given to the rights of capital as well as to the rights of labor. There should also be careful study of the effect of proposed legislation upon the welfare of the people engaged in various industries and professions established around manufacturing plants, constituting our thrifty cities and villages. The state of New Hampshire, in common with other states, has established a bureau of labor for the investigation of conditions existing between capital and labor. The report recently issued by the bureau will give the result of its investigation in various important matters.

AGRICULTURE.

The 29,324 farms of the state, which, including equipment, are valued at \$5,842,096, furnish employment to 38,782 people, or 21 per cent of the population of the state, while as many more people are directly dependent upon agriculture for support. This industry is only second in value to manufacturing, and is entitled to greater consideration by the legislature than its relative magnitude would indicate. It is not expected that you will discriminate in favor of this or any other industry, but it is important that no unjust burdens be placed upon the farmers of the state, in taxation or otherwise, by the enactment of laws having for their object the public welfare.

Recent changes in agriculture require a better knowledge of the science in order to make the industry profitable, and you will doubtless consider the means of imparting this special knowledge as important as any educational work. This is the chief function of the State Board of Agriculture, an important state department, and also of the Dairymen's Association and Horticultural Society, voluntary associations given state aid. The Grange is a vigorous organization of 25,000 members without state aid that is exerting an influence of great value for better farming methods and increased intelligence and culture among the rural people.

There are many reasons for protecting and promoting agriculture in legislative matters so far as is consistent with other state interests.

FISH AND GAME.

The fish and game interests have become an important factor in the state's development, and the rigid enforcement of wise laws is essential, although it may seem to infringe upon property rights of individual owners. The legislation reducing the number of fish hatcheries was in the right direction, and the general closing of public waters against fishing through the ice is looked upon with favor by true sportsmen and those having the advancement of the fish and game interests of the state at heart. The 70,000 acres of water in New Hampshire afford an opportunity for producing a vast quantity of food material and unlimited sporting facilities under wise legislative action. The marked increase in deer and their frequent appearance are evidence of the practical working of wise laws protecting them. I call your attention to the importance of the fish and game interests of the state.

FORESTRY.

If New Hampshire is to retain her supremacy as a summer-resort state, it is essential that practical means be employed for the preservation and extension of our existing forest area. The work undertaken thusfar has been chiefly directed to securing a more rational treatment of the forest cover by the larger

landowners and lumbering concerns, and to promoting public sentiment in favor of forest preservation. It is claimed that the time has arrived for affirmative action on the part of the state through its forestry commission by co-operating with landowners, both to secure needed restrictions in the harvesting of the timber crop now standing and to take steps to reclaim with forest growth many areas which are now naked or unproductive. It is also suggested that as preliminary to future work in scientific forestry, and as a measure calculated to stimulate an immediate wider interest in the attractiveness of our mountain forests, the completion of the topographic survey in those sections is a matter of no small importance. This work was begun by the general government many years ago, but was never completed because other states, by co-operating to share the expense of the work, have secured the first claim upon the services of the field workers. You will give due consideration to those and other proposed means of promoting the forestry interests, constantly bearing in mind the peculiar importance of forest preservation to various industries of the state, and wisely discriminating between extravagant measures and those that will probably yield a cash return commensurate with the expense involved.

ROADS.

The building and maintenance of roads that will adequately meet the reasonable requirements of our citizens and visitors is important in the progress and development of New Hampshire. The state has made annual appropriations for mountain roads and has constructed a section of stone road near the coast. With these exceptions the roads of the state have been constructed and repaired under local authority and with funds provided by local taxation. The mileage of roads is given as 15,582, forty-seven towns having over one hundred miles each, and one town three hundred miles. You will have submitted for your consideration various plans for providing state aid for roads in rural towns and for the construction of roads between populous sections of the state. The importance of good roads to the development of the summer industry, and

their value to the residents of the state, suggest a liberal policy in dealing with the subject. Thus far the money appropriated by the state has been with reference to no fixed system, but in response to demands from various localities. To whatever extent the financial credit of the state is involved in securing better roads, action should be based upon a recognition of the interests of the rural towns as well as of populous centers, and should require the payment of a just proportion of the cost of the roads by the taxpayers of the locality where roads are constructed, and by the abutting landowners whose property is enhanced. This involves a fixed state policy in place of the uncertain policy heretofore prevailing. The expense involved in the execution of such a policy, and the advantages to be derived by the people of the state therefrom, are the factors to be considered in legislating upon this matter to which I invite your attention.

THE SUMMER INDUSTRY.

The peculiar advantages of New Hampshire as a health and pleasure resort render a consideration of the subject a matter of importance. Eight million dollars annually expended in the state by summer tourists, and three million dollars already expended here by people from outside the state in building, equipping, and adorning summer homes, generally replacing decaying structures, yield a revenue to a large number of people, while the presence of summer visitors adds a charm to rural life through increased social and mental recreation. The summer industry is not of a nature to require state supervision or control, yet the work of various departments is closely connected with it. Whatever contributes to giving wider publicity to the healthful conditions and scenic attractions of the state, to more plentiful fish and game and extended forest cover, to better roads and more attractive roadsides, to the health and safety of rural life, will aid in the development of this important industry. An intelligent presentation of the advantages of New Hampshire as a health and pleasure resort, at the St. Louis Exposition, at moderate cost, would be useful in more widely extending the fame of our state in this respect.

STATE BOARD OF HEALTH.

The work of the State Board of Health is so well known that little need be said of it at this time. During the existence of the board, and largely through its efforts, important sanitary laws have been enacted; efficient local boards of health have been established; the public educated to a greater degree than ever before in the restriction and prevention of many diseases, in the dangers of unsanitary environment, in the evils of contaminated water supplies, and on many other subjects intimately connected with public health. The board has large executive authority in the management of epidemic diseases, and in this respect has been of material aid to many towns. Its indirect sanitary supervision of our summer-resort localities is an especially valuable work. In addition to its duties as a state board of health, the board also has charge of the registration of vital statistics, and in 1889 was constituted a Board of Commissioners of Lunacy; it renders, therefore, three reports to the legislature, containing the details of the work in these several departments.

INSURANCE.

One hundred and thirteen fire insurance companies are authorized by the insurance department to do business in New Hampshire. The entire business transacted by these companies in the state for the year ending December 31, 1901, was \$111,531,480.96, upon which premiums amounting to \$1,456,852.36 were received and losses amounting to \$875,264.92 were paid. Twenty-four life insurance companies during the same period collected premiums to the amount of \$1,556,680.95, and paid losses amounting to \$723,688.17. Eight fidelity and surety and seventeen casualty companies wrote policies amounting to \$29,392,117, upon which premiums were received amounting to \$149,826.15, and losses were paid amounting to \$49,835.42. Thirty-five fraternal beneficiary associations received in assessments \$382,627.88, and paid in losses \$341,448.54. The entire amount of premiums and assessments received by all authorized companies and asso-

ciations for the business year ending December 31, 1901, was \$3,583,438.78. The entire amount paid the state treasurer by all authorized companies for fees and taxes for same period was \$65,033.35. The companies authorized to do business here include some of the best in the country, and good risks can find ample protection.

NATIONAL GUARD.

The National Guard consists of one brigade of two twelve-company regiments of infantry, one four-gun light battery, one troop of cavalry, a signal corps, and a hospital corps. The present strength of the force is 110 commissioned officers and 1,244 enlisted men. The state camp ground, the arsenal, and the regimental stables are in excellent condition. It is reported that two regimental mess-halls are needed to replace those built years ago and now in poor condition. The rigid discipline enforced in all matters pertaining to the National Guard has resulted in a degree of efficiency in military tactics that reflects great credit upon those in command, and must be pleasing to the people of the state.

EDUCATION.

The educational department of the state government has been given increased responsibilities in recent years by the enactment of laws bearing upon education and imposing new duties upon the department. The enforcement of the truancy law, the designation of high schools and academies entitled to receive tuition from towns under the act of 1901, and determining the apportionment of money appropriated for the support of schools in towns entitled to state aid under the act of 1899, enable the department to exert an influence for the cause of education heretofore unknown in the state. That such legislative action has been wise is manifested in the longer school year and increased average attendance. The rural educational facilities have been broadened with no injury or injustice to New Hampshire's general educational facilities.

STATE PRISON, INDUSTRIAL SCHOOL, NORMAL SCHOOL, STATE
HOSPITAL, AND SCHOOL FOR FEEBLE-MINDED CHILDREN.

You will be furnished with the reports of those in charge of the State Prison, the State Hospital, the Normal School, the Industrial School, and the School for Feeble-Minded Children, which will inform you of the work, condition, and wants of these institutions, all of which the state is under obligation to sustain without niggardliness and without prodigality. So far as I can learn they are well managed and there is no reason for changing the laws which govern their operation. Their financial needs, if any, should be carefully investigated and intelligently provided for.

DARTMOUTH COLLEGE.

Dartmouth College provides for the higher education of New Hampshire, apart from that given by the Agricultural College, the academies, the high schools, and the Normal School, and of the students in Dartmouth, 188 from New Hampshire are in the academic department. The cost to the college of education per man, as calculated by the officers, is \$250 a year, which would make the cost of educating the New Hampshire contingent \$47,000. Deduct from this sum the amount received from tuition paid by them, and from scholarship moneys the income of which is devoted to New Hampshire students, and the balance of cost of educating New Hampshire men above receipts is \$27,055, which is paid from the income of invested funds.

The state of New Hampshire has established a policy in higher education that is exceedingly liberal. It requires towns to pay high school tuition for resident students who attend approved high schools elsewhere; it contributes liberally to the support of the Agricultural College in order that students may have special instruction at reasonable rates; it maintains the Normal School that teachers may obtain proper education and training; and while the Agricultural College and the Normal School are state institutions, under state control, as Dartmouth is not, it seems just and consistent that, as New Hampshire is freed by this college from supporting a similar institution of

its own, it should to some extent contribute to Dartmouth's expenses when its income from other sources is insufficient.

AGRICULTURAL COLLEGE.

The Agricultural College derives its chief financial support from the national government, receiving annually therefrom \$25,000 for instruction and \$15,000 for the support of the experiment station connected. Under the acts of congress making these appropriations, the management of the institution is vested in the state through a board of trustees, and the state by annual appropriation and the interest on trust funds contributes about \$10,000 to its maintenance. In 1910 the income from the Benjamin Thompson trust fund will be available, amounting to \$31,887.27 annually. The studies taught in this college are those relating to agriculture and the mechanic arts and those pertaining to the various industries connected therewith, yet the prominent object in view in the establishment of the institution through the enactment of laws by congress, and by the action of those who have made bequests for its support, was the advancement of agriculture by educating and training men in this great science. A committee will visit the college, where it will be learned that the state, in proportion to its wealth, has been liberal in providing the buildings forming the basis of a magnificent institution dedicated primarily to the cause of agriculture. I urge you to become familiar with the condition and needs of this college, and to take such action as will make the institution especially influential in promoting agriculture, and successful along the line contemplated by its founders and benefactors.

AUTOMOBILES.

There is a widespread, earnest, and just feeling that some restrictions or regulations should be put upon the use of our public highways by automobiles. These vehicles have come to us by the evolution of the age and are to be accepted as improvements, but when recklessly used, as they often are, they are unquestionably a menace to life and property and a terror

to our citizens, who have built, and are entitled to the use of, roads and streets from which they are debarred by fear of meeting these machines. While no one would close our thoroughfares against such carriages, some reasonable legislation which will compel their owners to respect the rights of others is desirable. I commend the subject to your careful consideration.

LIQUOR LAWS.

The people of this state have been very generally forced by observation and experience to the conclusion that our statutes relating to the sale of intoxicating beverages have failed, in our larger cities and towns, to accomplish the purposes for which they were enacted, and there is therefore a very widespread demand for a change in these laws. No subject has been more thoroughly considered or is better understood by the people than this, and no local question was more prominently an issue in the recent election, which resulted in our assignment to the positions we occupy, in which we are the servants of the people, who are individually as interested as any of us and collectively wiser than all of us in the matter. Most of you have come here commissioned by your constituents to bring about changes in our statutes which will make them more effective in restraining and regulating the traffic in intoxicants, and thereby lessen, so far as it is possible, the manifold evils of intemperance. I shall gladly co-operate with you in what you may do in obedience to this mandate, by approving any well-considered enactment in which is formulated the judgment of the good citizens of the state.

LABOR LEGISLATION.

Much of the prosperity of New Hampshire has been due to the amicable relations that have generally existed between capital and labor, which have worked together to promote their mutual interests. Some differences have arisen between wage-workers and their employers which have caused temporary suspensions of production, but we have been free from the prolonged and destructive labor wars that have paralyzed industry,

skill, and enterprise, making capital unprofitable and impoverishing labor elsewhere. This is to be credited to the intelligence and fairness of both parties, and is full of promise for the future, in which only the optimist can fail to see disastrous possibilities unless there is a spirit of justice and concession which is lacking in some sections of the country. We must hereafter depend mainly, as we have so successfully done heretofore, upon the character of our people to save us from such evils.

Nevertheless something has been, and more doubtless can be, effected by legislation, and whatever will reduce the hours of labor or otherwise safeguard our workers without crippling employers and impairing their ability to furnish work and pay wages, or unnecessarily abridging the right of every man of sound mind to work when, where, and upon what terms he pleases, should be enacted.

Located as we are, far away from the bases of manufacturing supplies and the principal markets for manufactured products, and therefore at a disadvantage as compared with others, it is not to be expected that we can lead the way in making laws to limit the time the people shall labor or in instituting other desirable reforms. If we keep abreast of, or very close to, those more favorably situated, it is all that can reasonably be demanded. We have thus far pursued a conservative course, and the result proves it to have been a wise one. We have not only had comparative exemption from strikes and lock-outs, but our wage-earners are as well paid, and in every way as well treated, as those engaged in the same lines anywhere. Factory operatives, especially, who seek to better their condition, do not leave New Hampshire and go to other states. They come here when they can find openings. These facts are so well known and appreciated that there is little disagreement between the great majority of our wage-workers and broad-minded, fair-dealing employers. That a few unreasonable and over-greedy capitalists, and professional agitators who live by stirring up strife, stand in the way of a peaceable and satisfactory solution of the labor problem here, by the enactment of such laws as

will be for the good of all concerned, is not to be denied, but, with these ignored as they should be, the great mass of our employed and employers can, I believe, be trusted to meet upon common and safe ground, and I do not apprehend that you will have serious difficulty in making the statutes conform to the wishes of both.

CONCLUSION.

In conclusion, allow me to assure you of my earnest co-operation in all legislative matters having for their object the welfare of the people of New Hampshire. In our deliberations we should bear in mind the fact that we represent the people by whose suffrage we occupy our various positions and to whom we must make return of our stewardship when our duties have ended. I think we understand that the interests of the people will be best served, and the honor and dignity of the state best maintained, by the enactment of but few laws. It will be well to also bear in mind the fact that there is more to be feared from too much than from too little legislation, and that it is safe to let unnecessary legislation wait. I am confident that all legislative matters coming before you will receive careful attention, and that you will reach such wise conclusions as will redound to your credit and to the welfare of the people of New Hampshire.

STATISTICS

RELATING TO THE

NEW HAMPSHIRE STATE PRISON

TOGETHER WITH THE

REPORTS OF THE CHAPLAIN, PHYSICIAN,
AND TREASURER

FOR THE

TWO YEARS ENDING NOVEMBER 30,

1902.

VOL. I. - - - - PART IX.

MANCHESTER, N. H. :
PRINTED BY THE JOHN B. CLARKE CO.,
1902.

OFFICERS NOVEMBER 30, 1901.

PRISON COMMITTEE OF THE GOVERNOR'S COUNCIL.

HON. JAMES B. TENNANT, Epsom.

HON. EDMUND E. TRUESDELL, Pembroke.

HON. LORING B. BODWELL, Manchester.

WARDEN.

CHARLES E. COX.

DEPUTY WARDEN.

FRANK J. SANBORN.

PHYSICIAN.

RALPH E. GALLINGER, M. D.

CHAPLAIN.

REV. E. R. WILKINS.

STEWARD.

GUY C. MARDEN.

HALL OFFICER.

EDWARD J. SULLIVAN.

OVERSEERS OF SHOPS.

JOSEPH MARTIN.

MARSHALL C. EVANS.

FRANK DAY.

MARTIN A. HADLEY.

EUGENE WHITTIER.

GUARDS.

PERLEY B. PHILLIPS.	DAVID O. RAND.
ARTHUR H. HILL.	JOHN O. FORD.
JOHN G. BLODGETT.	WILLIAM C. ROBIE.

NIGHT WATCHMEN.

GEORGE O. PILLSBURY, *Hall*.
NATT WIGGIN, *Shop*.

ENGINEER.

CHARLES A. DURGIN.

MATRON.

Mrs. GEORGIANNA A. POTTER.

MESSENGER.

WILLIAM G. SHACKFORD.

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REPORT OF PRISON COMMITTEE.

In accordance with established custom, the prison committee of the executive council herewith makes its biennial report on the condition of the state prison.

Frequent visits have been paid to the institution by the committee and the members desire to acknowledge the invariable courtesy which has been accorded them as well as every facility for a thorough inspection of the prison by Warden Cox and his able assistants. It is a pleasure to state that he has in every instance immediately met and placed in operation any official recommendation, and that the committee feels that the state possesses in him a model official, thoroughly versed in prison methods and discipline, to whose indefatigable efforts the high reputation of the institution throughout the country is mainly due.

It will be seen from the appended report of the warden that the number of prisoners has not been large enough to make the prison self-sustaining but such a criminal condition is not to be deplored from a sentimental standpoint. Food stuffs have also advanced in price, thereby increasing to some extent the cost of maintenance, but due economy and prudence have been employed in the purchase of supplies and their distribution, due care for the health and moral welfare of the inmates having been fully considered.

The recommendations of the prison committee of the executive council for the two years ending November 30, 1900, regarding the construction of porches over the doors at the entrance to the north wing from the prison yard to protect the men from falling snow and ice during the winter months, the painting of the prison halls, the repairing of steam pipes, and the overhauling of the plumbing in the prison tenement

block have all been adopted by the present administration and successfully put into execution and operation. Special improvements have been made in the laundry during the past two years. The former roof, which had become greatly rotted from steam, has been removed and a new and substantial roof has taken its place. Ventilators to carry the steam from the room have been installed and have proved very successful in operation; a new washing machine and extractor have been introduced; and eight new and modern bathtubs have been put in service for the convicts, replacing the old tubs which had outgrown their usefulness. New plumbing has also been introduced where needed. The report of the warden covers the work in detail.

The committee heartily indorses the recommendations of the warden relative to new boilers, engine, and steam fittings, and would urge upon the incoming legislature that the interests of economy and safety will be materially promoted by an appropriation for this purpose.

The committee would also recommend that grill work, similar to that in place in the guard-room, be installed in the cell corridors. It will be recalled that during the present administration one prisoner committed suicide by leaping from the top floor over the low protecting railing to the ground floor, a number of feet below, and it would not be a difficult matter for a convict to hurl a guard or others to the same place on a sudden impulse, or when suffering from temporary aberration. The expense would not be very heavy and the protection of the officials as well as the prisoners would be fully guaranteed.

The danger arising from the insufficient water supply still remains, although the committee has done all in its power to come to some agreement with the officials of the water system of Concord. Pipes suitable for high pressure service are already in place in the highway, but the service is still refused. The matter is a source of grave apprehension and it is to be sincerely desired that the legislature will take some action in the premises at its session of 1903.

The committee is of the opinion that the state should pass legislation for the care and protection of discharged prisoners.

According to the present laws in vogue, the warden has in his discretion the providing of each discharged convict with a sum of money not exceeding in amount three dollars, and a suit of clothes appropriate to the season of the year. It will at once be apparent that this gratuity brings little cheer to the man who has been confined in the prison for a number of years and whose home is at some distance from Concord, and it has been the habit of the warden to secure what financial assistance he could from the Prisoners' Aid Society. At such a stage in his career a man has a greater need of encouragement than at any other period, and the committee would recommend that a sum sufficient to give him a start in life be placed within the reach of the warden, whose acquaintance with the prisoner whose term has expired would furnish him with knowledge as to the amount of the sum appropriated that the said prisoner should be intrusted with.

The committee is also of the opinion that the rule of not admitting general visitors to the prison, adopted by Governor Rollins and his executive council, should be continued in operation as it has during the present administration.

The reports of the warden, chaplain, treasurer, and physician give detailed information as to the existing condition of the prison and need no criticism from the committee beyond the statement that in each instance they are fully acceptable.

At the 1901 session of the legislature, the following act was passed and signed by Governor Jordan:

AN ACT RELATIVE TO SENTENCES TO THE STATE PRISON.

Be it enacted by the Senate and House of Representatives in General Court convened:

SECTION 1. When a convict is sentenced to the state prison otherwise than for life, or as a habitual criminal, the court imposing the sentence shall not fix the term of imprisonment, but shall establish a maximum and minimum term for which said convict may be held in said prison. The maximum term shall not be longer than the longest term fixed by law for the punishment of the offense of which he is convicted, and the minimum term shall not be less than the minimum sentence now provided by law.

SECT. 2. Any convict sentenced as aforesaid, whose record of conduct shows that he has faithfully observed all the rules of said prison, and has not been subjected to punishment, shall be entitled to release from said prison upon the expiration of the minimum term of his sentence, and he shall then be given a permit to be at liberty therefrom during the unexpired portion of the maximum term of his sentence. Said permit shall be issued by the governor and council upon such terms and conditions as they shall establish. Any convict whose record of conduct shows that he has violated the rules of said prison may be given a like permit at such time as the said governor and council shall determine after the expiration of the minimum term of his sentence. The governor and council may revoke any permit given in accordance with this section at any time before the expiration of the maximum term for which it was issued, and they shall revoke it when they have knowledge that the person to whom it was granted has been convicted of any offense punishable by imprisonment. If the holder of a permit, issued as aforesaid, violates any of its terms or conditions, or violates any law of the state, before the expiration of said maximum term, and is convicted thereof, either before or after such expiration, said permit shall be void.

SECT. 3. When a convict, who has been sentenced to the state prison, in accordance with the provisions of this act, receives an additional sentence under said act, such additional sentence shall take effect upon the expiration of the minimum term of the preceding sentence.

SECT. 4. When a convict is held in the state prison upon two or more sentences imposed under this act, he shall be eligible to receive permit as authorized in section 2, when he has served a term equal to the aggregate of the minimum terms of the several sentences, but he shall be subject to all the provisions of this act until the expiration of a term equal to the aggregate of the maximum term of said sentence.

SECT. 5. All acts and parts of acts inconsistent with this act are hereby repealed.

At a meeting of Governor Jordan and his executive council on August 5, 1902, the following form of parole, based upon the act quoted, was adopted:

STATE OF NEW HAMPSHIRE.

[SEAL.]

No.....

Whereas,.....No....., who is held in the State Prison in Concord, in the county of Merrimack, upon a sentence of not more than years, days, nor less than years, days, the maximum term of which will expire on the day of, 19....; and whereas the minimum term of said sentence has expired, now, therefore, the governor and council of said state, by virtue of the authority conferred upon them by the statutes of said state, do issue to him this permit to be at liberty during the remainder of said maximum term of imprisonment, unless before its expiration said permit shall be revoked, or become void.

The person to whom this permit is issued shall observe the following terms and conditions upon which it is granted:

1. He shall not violate any law of this state.
2. He shall not lead an idle or dissolute life.
3. He shall report to the warden of the state prison by letter or in person once in 3 months.

.....

Dated at Concord, this day of
 in the year nineteen hundred and

By order of the Governor and Council,

.....

Secretary of State.

NOTICE.

The governor and council may revoke this permit at any time before the expiration of the term of sentence.

The violation by the holder of this permit of any of its terms or conditions, or the violation of any law of this state, shall of itself make void said permit.

The brief period during which this law has been in operation has been sufficiently long to demonstrate that additional legislation is needed if proper oversight is to be maintained over persons paroled, and if the conditions under which releases are given are to be enforced. The prison staff is not large enough to permit of any member thereof being absent from his regular duties for the purpose of keeping informed as to the conduct of

persons paroled or of securing the enforcement of the penalty for a violation of the conditions of release, viz., a return to prison.

If the full benefit of the indeterminate sentence is to be secured, provision must be made for assistance in securing employment in surroundings which are helpful.

All of which is respectfully submitted by

JAMES B. TENNANT,
LORING B. BODWELL,
EDMUND E. TRUESDELL,
Committee.

REPORT OF WARDEN.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN,—I respectfully submit the following report of the affairs of the state prison for the two years ending November 30, 1902:

Statistical tables relating to the history and crimes of the convicts, and showing the number received, pardoned, paroled, discharged, and removed to other institutions are hereto appended. These tables show that the average daily population during the time covered by the report has been one hundred and fifty. With such a small number of prisoners it is not possible to pay the entire expense of maintaining the institution from the proceeds of their labor. Of course the universal advance in the price of food supplies has increased the expense, and under the existing contract for the employment of the men no increase in income can be made except by increasing the number employed. If there were one hundred and seventy men available for work, their labor would pay for all the ordinary expenses of the institution, even at the present cost of supplies. It cannot be doubted that it is better for the interest of the state to have the number of its criminals small rather than to have its penal institution entirely self-sustaining, and I believe that the expenditures of all departments have been made with the strictest economy consistent with due care for the health and moral welfare of the prisoners. The situation, however, requires attention in considering the appropriations which must be made by the next general court.

I have been enabled to complete nearly all of the additions and repairs which the last prison committee deemed necessary. New approaches from the prison yard to the north and south wings have been built, which afford the men protection from snow and ice during the winter months. They are very bene-

ficial and humane additions. New bathtubs for the convicts have been added; new plumbing has been put throughout the prison block; new water pipes have been put in all the buildings; and all the cells, both wings, the hospital, the chapel, the wash-house, and the center building have been painted. Most of this work was done by the convicts.

The engine and boilers and the steam fittings have been in constant use for more than twenty-two years, and require constant attention and repair to be kept in condition for use. Both economy and safety require a general overhauling and repairing of this part of the plant. Indeed, it seems that new and modern engine and boilers should be installed.

That the water supply remains the same as when I made my last report is due to no want of attention on the part of the prison committee. This matter is still a source of apprehension, but the prison committee are doing all in their power to remedy it, and I can but express my thanks for their earnest efforts in this behalf.

What may be termed the New Hampshire system of discipline has been substantially maintained since I have been warden, and it seems sufficient to say that under this system trouble with the convicts has been practically unknown for more than thirty years. In this connection I wish to publicly express my appreciation of the high degree of care and efficiency displayed by the various officials in the performance of their several duties.

I invite your attention to the reports of the treasurer, chaplain, and physician for the details of the financial condition of the institution, and of the moral and physical welfare of the convicts.

To His Excellency the Governor and the honorable council, my thanks are due for your confidence and support. Every need of the institution and its inmates has been given your careful consideration, and it has been a pleasure to carry on the work under your direction.

CHARLES E. COX,
Warden.

STATISTICS FOR 1900-1901.

Whole number in prison December 1, 1900.....	153
Received from courts from December 1, 1900, to November 30, 1901.....	60
	<hr/>
Whole number in prison during year.....	213
Whole number discharged during year, viz.:	
Discharged by expiration of sentence.....	54
Pardoned	1
Died	1
	<hr/>
	56
Whole number in prison November 30, 1901, viz.:	
Males	155
Females	2
	<hr/>
	157

AGE WHEN COMMITTED.

Under 20 years	18
Between 20 and 30 years.....	63
Between 30 and 40 years.....	44
Between 40 and 50 years.....	17
Between 50 and 60 years.....	14
Over 60 years	1
	<hr/>
	157

SOCIAL RELATIONS.

Married	52
Single	105
	<hr/>
	157

HABITS OF LIFE.

Claim to be temperate.....	76
Admit themselves to be intemperate.....	81
	<hr/>
	157

EDUCATION.

Read and write	135
Read only	5
Neither	17
	<hr/>
	157

CRIMES COMMITTED.

Arson	3
Attempt to rape	7
Accessory to arson	1
Adultery	1
Burglary	39
Breaking and entering	3
Breaking, entering, and stealing.....	20
Breaking and stealing	1
Forgery	5
Highway robbery	3
Incest	1
Larceny	9
Murder	5
Murder, first degree	1
Murder, second degree	15
Manslaughter, first degree.....	1
Manslaughter	1
Rape	17
Robbery	5
Stealing cattle	1
Stealing sheep	1
Stealing	3
Stealing from person	5
Stealing horse	6

Tramp	2
Unnatural and lascivious act.....	1
	<hr/>
	157

NATIVES OF THE FOLLOWING COUNTRIES:

United States	115
England	2
Ireland	5
Germany	2
Canada	19
Nova Scotia	5
France	1
Italy	1
Hungary	1
Asia	1
Scotland	1
Austria	1
China	3
	<hr/>
	157

LENGTH OF SENTENCE.

Life	2
50 years	1
48 years	1
45 years	1
30 years	8
25 years	3
20 years	8
18 years	1
15 years	8
12 years	2
11 years	1
10 years	8
9 years, 2 months, 24 days.....	1
8 years	2
7 years	7

6 years, 1 month, 2 days.....	2
6 years	1
5 years, 2 days.....	1
5 years	18
4 years	7
3 years	29
2 years, 6 months	2
2 years, 1 day	1
2 years	13
1 year, 6 months	7
1 year, 1 day	14
1 year	8
	<hr/>
	157
Daily average population	147

STATISTICS FOR 1901-1902.

Whole number in prison December 1, 1901.....	157
Received from courts from December 1, 1901, to November 30, 1902.....	53

Whole number in prison during the year.....	210
---	-----

Whole number discharged during year, viz.:

Discharged by expiration of sentence.....	38
Paroled	8
Pardoned	2
Transferred to the New Hampshire State Hospital..	2
Died	7

57

Whole number in prison November 30, 1902, viz.:

Males	151
Females	2

153

AGE WHEN COMMITTED.

Under 20 years	15
Between 20 and 30 years.....	60
Between 30 and 40 years.....	47
Between 40 and 50 years.....	17
Over 50 years	13
Over 60 years	1

153

SOCIAL RELATIONS.

Married	51
Single	102

153

HABITS OF LIFE.

Claim to be temperate	70
Admit themselves to be intemperate.....	83
	<hr/>
	153

EDUCATION.

Read and write.....	129
Read only	4
Neither	20
	<hr/>
	153

CRIMES COMMITTED.

Adultery	2
Arson	2
Assault with intent to kill.....	2
Attempted rape	9
Bigamy	1
Burglary	29
Breaking and entering	2
Breaking, entering, and stealing.....	18
Forgery	4
Highway robbery	2
Incest	1
Larceny	20
Murder	4
Murder, second degree	14
Murder, first degree	1
Manslaughter, first degree.....	2
Manslaughter, second degree.....	1
Rape	16
Unnatural and lascivious act.....	1
Robbery	8
Stealing sheep	1
Stealing	1
Stealing from person	2
Stealing horse	6
Tramp	4

NATIVES OF THE FOLLOWING COUNTRIES:

United States	105
England	4
Ireland	5
Canada	21
Nova Scotia	3
Italy	1
Austria	3
Asia	1
Germany	2
New Brunswick	3
Scotland	2
Hungary	1
Finland	1
Porto Rico	1
	<hr/>
	153

DEFINITE SENTENCES.

Life	2
50 years	1
48 years	1
45 years	1
30 years	8
25 years	3
20 years	7
18 years	1
15 years	7
12 years	2
11 years	1
10 years	7
9 years, 2 months, 24 days	1
8 years	1
7 years	5
6 years	2
5 years	11
4 years	2
3 years	14

2 years	5
1 year, 3 days	1
	<hr/>
	83

INDETERMINATE SENTENCES.

MINIMUM SENTENCE.			MAXIMUM SENTENCE.			Number sentenced.
Years.	Months.	Days.	Years.	Months.	Days.	
15	20	.....	.....	1
12	15	.....	.....	1
10	20	.....	.....	1
9	10	.....	.....	1
8	12	.....	.....	1
7	10	.....	.....	1
6	1	2	6	6	4	1
5	10	.....	.....	1
5	7	.....	.....	1
5	6	.....	.....	1
4	5	.....	.....	1
4	6	.....	10	.....	.....	1
4	4	1	.....	1
3	7	.....	.....	5
3	5	.....	.....	8
3	4	.....	.....	1
3	3	.....	1	2
2	6	.....	4	.....	.....	2
2	5	.....	.....	2
2	4	.....	.....	1
2	2	6	.....	2
2	3	.....	.....	9
2	2	3	.....	1
2	1	2	.....	2	3
2	2	.....	1	1
1	1	5	.....	.....	1
1	6	.....	2	.....	.....	5
1	1	2	.....	.....	6
1	1	1	6	.....	1
1	1	1	3	.....	7
						<hr/>
						70

Daily average population, 153.

REPORT OF CHAPLAIN.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN,—I have the honor of submitting to you the following report:

There are no unusual occurrences to which I need to call your attention. My duties as chaplain I have endeavored to make profitable to the inmates by Sabbath ministry and personal visitation, and I am encouraged by assurances on the part of some that they have been helped to a better life.

I have revised and reprinted the catalogue of books in the library, adding new books and rebinding many more yet valuable works. It is a great help to inmates in giving information and calling their attention to other things than self and their surroundings.

The educational privileges afforded the prisoners are enjoyed greatly, and have been wonderfully profitable. Some have learned to read and write. Their joy over the acquisition and gratitude to those who have helped them in their struggles are unbounded. But the effect upon them as men we may never fully estimate. During their convict life it is a great blessing; their book is their constant companion during all the hours spent in their cells. It also furnishes a certain criterion by which we may form some opinion of the man, and the hopefulness of his reform from the books he constantly seeks. If I find a man deeply interested in books of a moral tone, seeking light, and studying works that instruct and lead to a different and better life, I have good ground to believe that his professions are truthful, and I may cherish hope that he is in the path of reformation.

In conclusion, I tender thanks to the prison committee for the vacation given me, to the warden, deputy, and associated officials for constant assistance and courtesy.

E. R. WILKINS,

Chaplain.

REPORT OF PHYSICIAN.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN,—I herewith submit my report covering the two years ending November 30, 1902:

During this time we have escaped all epidemics and diseases of a contagious nature. A large number of the men enter the institution in poor condition, but in the vast majority of cases their improvement is marked from the beginning, which speaks highly for its sanitary and hygienic condition and likewise for the quality of the food. It is particularly pleasing to note in two cases entering with consumption well developed that they improved daily. This improvement of course is only temporary, but it very rarely occurs in institutions of this kind; and, again, it is very rare that consumption is contracted by the inmates even after years of confinement. This is explainable in two ways: First, the men are kept actively at work; second, the cells are commodious and the ventilation excellent. It is very seldom a man comes to me expressing the wish to "lay off" simply because he wishes to shirk work. They enjoy their work almost to a man, and it is fortunate that they are kept employed, for they are better off in every respect.

The death rate has been high, one dying last year and seven this year. In Kelliher, Rivard, and Davis were three men who had been broken down by hard drinking and fast living, Rivard's case in particular being hopeless from the day he entered. Lang Wang had been a confirmed opium eater for years and his constitution was completely shattered. Hatch was stricken with paralysis while at work one morning, and died a few days later. Briggs committed suicide by hanging.

I wish to take this opportunity to express to the officials my thanks for their kindness and assistance.

I have eight deaths to report:

Alphonso Boucla died September 25, 1901, age 27, phthisis.

Thomas Larock died January 1, 1902, age 23, phthisis.

George H. Briggs died April 17, age 47, suicide.

Cornelius Kelliher died March 23, age 27, pleuro-pneumonia.

Peter Rivard died April 24, age 46, organic disease of the heart.

Lang Wang died May 16, age 36, organic disease of the heart.

John H. Hatch died June 4, age 43, cerebral embolism.

A. J. Davis died August 29, age 66, dropsy.

RALPH E. GALLINGER,
Prison Physician.

TREASURER'S REPORTS.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN,—I have the honor respectfully to submit the following report of the financial transactions on account of the New Hampshire State Prison for the fiscal year ending November 30, 1901:

RECEIPTS.

Cash on hand December 1, 1900...	\$5,601.82	
Convict labor	16,264.60	
Subsistence (board of officers).....	2,802.50	
Incidentals	107.10	
Water, fuel, and light.....	77.62	
Rent	332.50	
Board of United States prisoners...	55.81	
		<hr/>
Total receipts		\$25,241.95

DISBURSEMENTS.

Overseers	\$10,540.09
Deputy warden	1,200.00
Physician	500.00
Subsistence	5,536.18
Incidentals	668.43
Insurance	150.00
Care of land and grounds	140.73
Clothing	996.57
Repairs	37.12
Water, fuel, and light.....	2,441.03
Furniture	125.26

Hospital supplies	\$191.94	
Discharged convicts	165.60	
		<hr/>
Total disbursements	\$22,692.95	
Cash on hand	2,549.00	
		<hr/>
		\$25,241.95

The following are the earnings and expenses of the institution for the year ending November 30, 1901:

EARNINGS.

Labor of convicts from December 1, 1900, to December 1, 1901.....	\$16,352.80	
Rent	332.50	
Board of United States prisoners...	55.81	
Gain on inventory	725.60	
		<hr/>
		\$17,466.71

EXPENSES.

Deputy warden's salary.....	\$1,200.00	
Physician	500.00	
Overseers	10,540.09	
Clothing	996.57	
Discharged convicts	165.60	
Furniture	125.26	
Subsistence (net)	2,733.68	
Water, fuel, and light (net).....	2,363.41	
Hospital supplies	191.94	
Repairs	37.12	
Incidentals (net)	561.33	
Insurance	150.00	
Care of land and grounds.....	140.73	
		<hr/>
Total expenses for the year....	\$19,705.73	
Excess of expenses over earnings..	2,239.02	
		<hr/>
		\$17,466.71

FINANCIAL CONDITION.

ASSETS DECEMBER 1, 1900.

Cash on hand	\$5,601.82	
Provisions, etc., on hand, as per inventory	3,609.03	
Due from contractor for convict labor	1,317.80	
	<hr/>	
Total assets December 1, 1900.....		\$10,528.65

ASSETS DECEMBER 1, 1901.

Cash on hand	\$2,549.00	
Provisions, etc., on hand, as per inventory	4,334.63	
Due from contractor for convict labor	1,406.00	
	<hr/>	
Total assets December 1, 1901	\$8,289.63	
Decrease in assets	2,239.02	
	<hr/>	
		\$10,528.65

SOLON A. CARTER,

Treasurer of State Prison.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN,—I have the honor respectfully to submit the following report of the financial transactions on account of the New Hampshire State Prison for the fiscal year ending November 29, 1902:

RECEIPTS.

Cash on hand December 1, 1901...	\$2,549.00
Convict labor	16,903.20
Subsistence (board of officers).....	3,073.94
Incidentals	199.73
Water, fuel, and light.....	30.90

Rent	\$322.00	
Board of United States prisoners..	94.65	
Care of land and grounds.....	23.50	
		<hr/>
Total receipts		\$23,196.92

DISBURSEMENTS.

Overseers	\$10,533.28	
Deputy warden	1,200.00	
Physician	500.00	
Subsistence	5,610.32	
Incidentals	855.68	
Clothing	1,165.16	
Discharged convicts	135.00	
Care of land and grounds.....	114.75	
Repairs	6.70	
Water, fuel, and light.....	2,062.61	
Furniture	309.43	
Funeral expenses	7.00	
Hospital supplies	182.11	
		<hr/>
Total disbursements	\$22,682.04	
Cash on hand December 1, 1902....	514.88	
		<hr/>
		\$23,196.92

The following are the earnings and expenses of the institution for the year ending November 29, 1902:

EARNINGS.

Labor of convicts from December 1, 1901, to December 1, 1902.....	\$16,756.00	
Rent	322.00	
Board of United States prisoners...	94.65	
		<hr/>
		\$17,172.65

EXPENSES.

Deputy warden's salary	\$1,200.00
Physician	500.00
Overseers	10,533.28

Clothing	\$1,165.16	
Discharged convicts	135.00	
Furniture	309.43	
Subsistence (net)	2,536.38	
Water, fuel, and light (net)	2,031.71	
Hospital supplies	182.11	
Repairs	6.70	
Incidentals (net)	655.95	
Funeral expenses	7.00	
Care of lands and grounds (net)....	91.25	
Loss on inventory	107.85	
Total expenses for the year....	\$19,461.82	
Excess of expenses over earnings..	2,289.17	
		<u>\$17,172.65</u>

FINANCIAL CONDITION.

ASSETS DECEMBER 1, 1901.

Cash on hand	\$2,549.00	
Provisions, etc., on hand, as per inventory	4,334.63	
Due from contractor for convict labor	1,406.00	
Total assets December 1, 1901.....		<u>\$8,289.63</u>

ASSETS DECEMBER 1, 1902.

Cash on hand	\$514.88	
Provisions, etc., on hand, as per inventory	4,226.78	
Due from contractor for convict labor	1,258.80	
Total assets December 1, 1902	\$6,000.46	
Decrease in assets	2,289.17	
		<u>\$8,289.63</u>

SOLON A. CARTER,
Treasurer of State Prison.

REGISTER OF CONVICTS.

CONVICTS IN STATE PRISON DECEMBER 1, 1901.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Joseph H. Otis.....	26	Strafford.....	Strafford.....	Murder, second degree.....	Sept. 13, 1880	30	...	...
Joseph Mills.....	41	New York.....	Merrimack.....	Rape.....	Oct. 7, 1887	20	...	...
Frank S. Ballou.....	19	Hill.....	Merrimack.....	Rape.....	April 8, 1889	20	...	...
Charles W. Varney.....	31	Barnstead.....	Belknap.....	Rape.....	April 12, 1889	25	...	...
Sylvanus W. Hill.....	47	New Hampshire.....	Grafton.....	Murder, second degree.....	Mar. 27, 1890	30	...	...
Madison G. Colby.....	39	Franklin.....	Merrimack.....	Murder, second degree.....	April 24, 1890	30	...	...
Andrew J. Davis.....	54	Exeter.....	Rockingham.....	Manslaughter, first degree.....	April 24, 1890	30	...	...
Frank Hart.....	38	New Hampshire.....	Merrimack.....	Murder, second degree.....	April 24, 1891	15	...	...
Daniel Murphy.....	52	Ireland.....	Rockingham.....	Murder, second degree.....	May 15, 1891	20	...	...
John Brunell.....	41	Vermont.....	Belknap.....	Murder, second degree.....	April 14, 1892	30	...	...
Guillaume Mancera.....	33	Italy.....	Merrimack.....	Murder, second degree.....	Oct. 6, 1892	20	...	...
Joseph H. Corkum.....	39	Nova Scotia.....	Merrimack.....	Accessory to arson.....	Oct. 8, 1894	10	...	...
Arthur G. McLean.....	22	Massachusetts.....	Merrimack.....	Murder, second degree.....	Nov. 24, 1894	30	...	...
Norman Fisk.....	21	Grafton.....	Merrimack.....	Incest.....	Nov. 17, 1895	10	...	...
James McAvoy.....	19	England.....	Merrimack.....	Burglary.....	April 23, 1895	10	...	...
James Welch.....	39	Ulford.....	Hillsborough.....	Burglary.....	May 27, 1895	8	...	...
Fred Lavasseur.....	29	Canada.....	Coos.....	Manslaughter, second degree.....	May 29, 1895	15	...	...
Fred A. Stockwell.....	26	Lebanon.....	Hillsborough.....	Rape.....	Dec. 2, 1895	30	...	...
Nathaniel Randall.....	25	New Durham.....	Strafford.....	Murder, second degree.....	Feb. 24, 1896	7	...	...
Milo W. Gray.....	45	Vermont.....	Strafford.....	Murder, second degree.....	Mar. 24, 1896	18	...	...
James McKenney.....	41	Saco, Me.....	Grafton.....	Arson.....	Sept. 7, 1896	7	...	...
Edward Santy.....	18	Derby Line.....	Strafford.....	Breaking, entering, and stealing.....	Sept. 18, 1897	7	...	...
Joseph Russell.....	39	Massachusetts.....	Merrimack.....	Burglary.....	Oct. 8, 1897	5	...	...
George True.....	30	New Hampshire.....	Merrimack.....	Burglary, three indictments.....	Oct. 8, 1897	45	...	...
Charles H. Knight.....	31	Portland, Me.....	Carroll.....	Breaking, entering, and stealing.....	Oct. 27, 1897	7	...	...
Adolphus Lambert.....	21	France.....	Coos.....	Burglary.....	Nov. 4, 1897	5	...	...
John Daley.....	27	Waterville, Me.....	Coos.....	Burglary.....	Nov. 4, 1897	7	...	...
George A. Staples.....	37	Lee, Me.....	Coos.....	Manslaughter.....	Nov. 4, 1897	12	...	...
Henry Nichols.....	38	England.....	Grafton.....	Stealing sheep.....	Nov. 12, 1897	7	...	...
Joseph E. Kelley.....	23	Amesbury, Mass.....	Strafford.....	Murder, second degree.....	Nov. 13, 1897	30	...	...

William Robinson	27	Boston	Coos	Burglary	Feb.	8, 1898	5	.....
Harry Ferguson	34	Bangor, Me	Straford	Breaking and entering	Feb.	18, 1898	5	.....
Thomas Monahan	35	Gorham	Coos	Murder, second degree, 2 indictments	.....	.....	.....	.....
Warren J. Wingate	27	Canada	Hillsborough	Burglary	May	10, 1898	48	.....
John E. Hatch	40	Gilford	Carroll	Murder, first degree	June	2, 1898	4	.....
Frank Richlet	50	Maine	Hillsborough	Breaking, entering, and stealing	Aug.	10, 1898	Life	.....
Frank W. Allen	30	Lawrence, Mass.	Hillsborough	Highway robbery	Sept.	29, 1898	4	.....
James Wilson	27	Brooklyn	Hillsborough	Highway robbery	Sept.	29, 1898	5	.....
Frank Welcome	62	Nashua	Hillsborough	Attempt to rape	Sept.	30, 1898	15	.....
James Keeler	63	Omaha, Neb	Belknap	Stealing from person	Oct.	7, 1898	5	.....
Philip Keno	29	Nashua	Hillsborough	Attempt to rape	Oct.	29, 1898	11	.....
Neston Knibston	22	Asia	Hillsborough	Burglary	Jan.	11, 1899	4	.....
Willard Green	43	Vermont	Hillsborough	Murder, second degree	Feb.	21, 1899	20	.....
Alphonso Smith	50	New Hampshire	Grafton	Murder	Mar.	23, 1899	8	.....
Patrick Cronan	33	Ireland	Cheshire	Stealing horse	April	11, 1899	6	.....
William M. Nason	43	Maine	Carroll	Stealing cattle	April	21, 1899	3	.....
Joseph Marshall	17	New Hampshire	Sullivan	Assault with intent to rape, 2 indictments	May	6, 1899	6	.....
Arthur Archambeault	21	Canada	Hillsborough	Burglary	May	9, 1899	12	.....
Adelard Perrault	26	Canada	Hillsborough	Burglary	May	9, 1899	10	.....
Mackzie Gehan	36	Canada	Belknap	Stealing	May	12, 1899	3	.....
Lewis Dow, alias Frank Murphy	25	Pennsylvania	Belknap	Burglary	May	12, 1899	5	.....
Arthur Lewis Cahill	19	New Hampshire	Hillsborough	Stealing horse	May	15, 1899	4	.....
Eben A Woodbury	53	New Hampshire	Hillsborough	Breaking, entering, and stealing	May	15, 1899	3	.....
Thomas H. Palmer, alias H. P. Thomas, alias James B. Hamilton	39	New York	Hillsborough	Passing forged check	May	15, 1899	3	.....
John Greene	31	New Hampshire	Hillsborough	Breaking, entering, and stealing	May	15, 1899	5	.....
John Picot, alias Richard Vigneau	24	New Brunswick	Coos	Murder	May	21, 1899	10	.....
Benjamin F. Deane	41	New Brunswick	Coos	Murder	May	21, 1899	25	.....
Charles Riley, alias Edward F. Ivory, alias Edward Reynolds	31	Massachusetts	Hillsborough	Burglary, 2 indictments	Sept.	28, 1899	7	.....
Lizzie Provincchia	23	Massachusetts	Straford	Murder	Oct.	4, 1899	25	.....
Thomas Maloney	22	Massachusetts	Merrimack	Burglary	Oct.	6, 1899	5	.....
Louis Castor	52	Vermont	Cheshire	Murder, second degree	Oct.	25, 1899	Life	.....
Henry M. Hall	26	New Hampshire	Cheshire	Breaking, entering, and stealing	Oct.	25, 1899	3	.....
Louis T. Dow	33	Massachusetts	Merrimack	Stealing horse	Nov.	1, 1899	10	.....
Fred Lauterbach	44	Germany	Grafton	Forcery	Nov.	16, 1899	3	.....
William H. Murray	20	New Hampshire	Hillsborough	Breaking, entering, and stealing	Jan.	10, 1900	15	.....
William E. Robinson	33	New Hampshire	Hillsborough	Attempt to rape	Jan.	10, 1900	15	.....
John Purchase	31	Maine	Coos	Arson and burglary, 2 indictments	Feb.	13, 1900	5	.....

CONVICTS IN STATE PRISON DECEMBER 1, 1901.—Continued.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Frank Gordon	24	Massachusetts...	Cheshire	Robbery	April 7, 1900	4	...	...
Elwin Blake	21	New Hampshire ..	Merrimaek	Attempt to rape ..	April 20, 1900	4	...	...
Edward Reed, <i>alias</i> Hry Parker	25	New York	Hillsborough ..	Burglary	May 5, 1900	3	...	...
Charles Henry, <i>alias</i> Tevis ..	52	Massachusetts ..	Hillsborough ..	Breaking, entering, and stealing.	May 5, 1900	3	...	...
Napoleon Normandeau	38	Canada	Hillsborough ..	Rape, 2 indictments.	May 9, 1900	20	...	...
Henry Murray	33	Massachusetts...	Hillsborough ..	Breaking, entering, and stealing.	May 9, 1900	2	...	...
Myron H. Stone	57	New Hampshire ..	Hillsborough ..	Rape	May 9, 1900	15	...	...
Frederick P. Perkins	53	Maine	Hillsborough ..	Rape	May 9, 1900	1	...	...
Thomas Jarock	21	Maine	Belknap	Burglary	May 25, 1900	6	...	...
John Campbell	46	New Hampshire ..	Hillsborough ..	Burglary	May 26, 1900	2	...	...
Anase Marrott, <i>alias</i> Marrott ..	19	Scotland	Hillsborough ..	Rape	Sept. 26, 1900	3	...	...
Charles Michaud	21	Canada	Hillsborough ..	Rape	Sept. 26, 1900	10	...	...
George I. Raymond, <i>alias</i> Raymo	29	Windham	Hillsborough ..	Rape	Sept. 26, 1900	3	...	...
Leonard G. Corbett	20	Eastport, Me.	Hillsborough ..	Larceny	Sept. 26, 1900	3	...	...
George R. Blanding	20	Vermont	Hillsborough ..	Larceny	Sept. 26, 1900	3	...	...
Emerson Campbell	51	Bedford	Hillsborough ..	Arson	Oct. 9, 1900	3	...	...
Frank Moore	21	Massachusetts...	Merrimaek	Stealing horse.....	Oct. 9, 1900	5	...	...
Joseph Archambeau	20	Canada	Merrimaek	Attempt to rape ..	Oct. 9, 1900	10	...	...
Frank Stevens	40	Canada	Strafford	Burglary	Oct. 13, 1900	5	...	...
Joseph Nedean	21	Maine	Strafford	Rape	Oct. 13, 1900	30	...	...
Charles Clark	23	Massachusetts...	Cheshire	Arson	Oct. 23, 1900	2	...	...
Charles Maloy	20	Philadelphia	Rockingham ..	Burglary	Oct. 25, 1900	1	6	...
Charles Anderson	18	New York	Rockingham ..	Burglary	Oct. 25, 1900	1	6	...
Harry Greene	36	Austria	Rockingham ..	Manslaughter, second degree	Oct. 25, 1900	5	...	...
Joseph Vigne	28	South Carolina ..	Coos	Burglary	Oct. 26, 1900	1	6	...
Charles Vigue	26	South Carolina ..	Coos	Burglary	Oct. 26, 1900	1	6	...
John Williams	23	Pennsylvania ..	Strafford	Murder, second degree, Assault with intent to kill, 2 indictments.	Nov. 7, 1900	50	...	...
Mark Shinborn	58	Germany	Cheshire	Breaking, entering, and stealing.	Nov. 17, 1900	9	2	...
Isadore Tardif	49	Maine	Belknap	Larceny	Nov. 17, 1900	24	...	...

William Davis.....	30	Canada.....	Belknap.....	Burglary.....	Nov.	17, 1900	3	....
Frank A. Williams, <i>alias</i> White.	31	Massachusetts..	Hillsborough	Larceny.....	Jan.	8, 1901	3	....
Harry J. Dow.....	27	Minnesota.....	Hillsborough	Rape.....	Jan.	8, 1901	3	....
Fred Sweeney.....	23	Canada.....	Hillsborough	Stealing horse.....	Jan.	8, 1901	3	....
Louis Rule.....	32	New York.....	Hillsborough	Breaking, entering, and stealing.....	Jan.	10, 1901	1	....
Clarence A. Clifford.....	36	Danville.....	Hillsborough	Forgery.....	Jan.	10, 1901	3	....
James Burke, <i>alias</i> Charles Cummings.....	32	Rochester.....	Strafford.....	Breaking, entering, and stealing.....	Feb.	19, 1901	1	....
James O'Neill.....	27	Dover.....	Merrimack.....	Breaking, entering, and stealing.....	April	5, 1901	2	....
Peter Rivard.....	45	Canada.....	Merrimack.....	Breaking, entering, and stealing.....	April	5, 1901	2	....
John M. Hillard.....	34	Gilmanton.....	Merrimack.....	Rape.....	April	13, 1901	20	....
Cornelius Kelliber.....	26	Ireland.....	Rockingham.....	Stealing from person.....	April	29, 1901	1	....
John Daley.....	30	Massachusetts..	Rockingham.....	Stealing from person.....	April	29, 1901	1	....
Martha Tohan.....	19	Hungary.....	Rockingham.....	Burglary.....	May	3, 1901	4	....
John Conley.....	37	St. John, N. B.	Grafton.....	Larceny.....	May	10, 1901	1	....
John Dowd.....	31	Ireland.....	Hillsborough	Breaking, entering, and stealing.....	May	14, 1901	3	....
J. J. Mehan (<i>alias</i>).....	41	Lowell, Mass.	Hillsborough	Forgery.....	May	14, 1901	1	6
Moy Kee.....	90	China.....	Hillsborough	Rape.....	May	14, 1901	1	....
Henry King (<i>alias</i>).....	35	North Carolina..	Hillsborough	Breaking, entering, and stealing.....	May	14, 1901	13	....
Wan Sang.....	35	China.....	Hillsborough	Rape.....	May	14, 1901	1	....
Moy Sing.....	35	China.....	Hillsborough	Rape.....	May	18, 1901	1	....
John C. Patrick.....	28	Vermont.....	Belknap.....	Stealing from person.....	May	18, 1901	2	....
Arvin Manseau.....	18	Canada.....	Belknap.....	Burglary.....	May	18, 1901	1	....
Fred Mason.....	18	Canada.....	Belknap.....	Breaking, entering, and stealing.....	May	18, 1901	2	....
Edward Beaulieu.....	50	Vermont.....	Sullivan.....	Stealing; not more than 5 years, nor less than 3 years.....	May	18, 1901	3	....
Augustus Grover.....	28	Massachusetts...	Cheshire.....	Rape; not more than 1 year, 2 days; not less than 1 year, 1 day.....	June	7, 1901	1	....
Patrick Lee.....	38	New Hampshire.	Merrimack ..	Rape; not more than 20 years, nor less than 10 years.....	June	20, 1901	10	....
George Hogan.....	26	New Hampshire.	Strafford.....	Burglary.....	July	6, 1901	1	....
Harry Young.....	32	New Hampshire.	Strafford.....	Burglary.....	July	6, 1901	2	....
Felix Sears, <i>alias</i> J. O. Dagette.....	22	Canada.....	Grafton.....	Larceny; 2 indictments, not more than 5 years, 4 days, nor less than 5 years, 2 days.....	Sept.	13, 1901	5	....
Edward Abbott.....	39	Bath.....	Grafton.....	Breaking, entering, and stealing; not more than 2 years, 2 days, nor less than 2 years, 1 day.....	Sept.	14, 1901	2	....
Charles F. Stain.....	49	Massachusetts...	Grafton.....	Burglary; not more than 1 year, 2 days, nor less than 1 year, 1 day.....	Sept.	17, 1901	1	....
Thomas A. Packard.....	57	Massachusetts...	Grafton.....	Burglary; not more than 1 year, 2 days, nor less than 1 year, 1 day.....	Sept.	17, 1901	1	....

* Committed Feb. 27, 1866, for 10 years. Escaped Dec. 3, 1866. Returned Nov. 8, 1900, to serve unexpired term of sentence.

CONVICTS IN STATE PRISON DECEMBER 1, 1901.—Continued.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Edwin Bickford	47	Maine	Grafton	Burglary and larceny; 3 indictments, not more than 6 years, 6 months, 4 days, nor less than 6 years, 1 month, 2 days	Sept. 17, 1901	6	1	2
Fred Marshall	34	Maine	Hillsborough.	Breaking, entering, and sealing; not more than 2 years, nor less than 1 year, 1 day	Sept. 25, 1901	1	....	1
George H. Wheeler, <i>alias</i> C. C. Wilson, <i>alias</i> Chas. H. Wheeler	23	Massachusetts...	Hillsborough.	Larceny; not more than 2 years, nor less than 1 year, 6 months...	Sept. 25, 1901	1	6	....
Edward Martell	24	Canada	Hillsborough.	Robbery; not more than 3 years, nor less than 2 years	Sept. 25, 1901	2	....	....
Aristide Farland	22	Canada	Hillsborough.	Attempt to rape; not more than 7 years, nor less than 3 years...	Sept. 25, 1901	3	....	....
Walter S. Sherman	29	Massachusetts...	Cheshire	Adultery	Sept. 25, 1901	1	....	....
Thomas McLaughlin	27	Massachusetts...	Merrimack...	Burglary; not more than 3 years, 1 day, nor less than 3 years...	Oct. 3, 1901	3	....	....
John Smith, <i>alias</i> Burdell M. Maine, <i>alias</i> Nelson B. Maine.	36	Maine	Strafford	Stealing horse; not more than 7 years, nor less than 5 years...	Oct. 5, 1901	5	....	....
William Devine	22	Massachusetts..	Strafford	Burglary; not more than 3 years, nor less than 1 year, 1 day	Oct. 5, 1901	1	....	1
Stephen C. Dame	19	Nashua	U. S. Court...	Breaking and entering	Oct. 8, 1901	2	....	....
Benjamin Tattersol	17	England	Merrimack...	Burglary; not more than 2 years, 3 months, nor less than 2 years.	Oct. 8, 1901	2	....	....
Arthur Willey	28	Barrington	Strafford	Burglary; not more than 2 years, nor less than 1 year, 1 day	Oct. 12, 1901	1	....	1
Arthur Geline	25	Canada	Merrimack...	Attempt to rape; not more than 2 years, nor less than 1 year, 6 months	Oct. 17, 1901	1	6	....
Ernest P. Frost	21	Massachusetts...	Hillsborough.	Breaking, entering, and stealing; not more than 5 years, nor less than 2 years	Oct. 17, 1901	2	....	....

Benjamin Sanphy	23	Conway	Carroll	Burglary; not more than 4 years; nor less than 2 years, 6 months.	Oct.	23, 1901	2	6	....
Albert A. Andrews	23	Antrim	Rockingham..	Larceny; not more than 5 years; nor less than 1 year.	Oct.	23, 1901	1	....	....
Moses Harrington	54	Canada	Rockingham..	Unnatural and lascivious act; not more than 5 years, nor less than 3 years.	Oct.	29, 1901	3	....	....
Maude Besse, <i>alias</i> Mabel Lundy	18	Chicago	Rockingham..	Larceny; not more than 5 years.	Oct.	30, 1901	2	....	....
Timothy Cronin	31	Portsmouth	Rockingham..	Robbery; not more than 7 years.	Oct.	30, 1901	3	....	....
Joseph Miller	25	Dover	Rockingham..	Tramp; not more than one year.	Nov.	4, 1901	1	....	....
James Rice	27	Massachusetts..	Rockingham..	Tramp; not more than 1 year.	Nov.	4, 1901	1	....	....
Samuel A. Richards, <i>alias</i> Samuel Coburn	43	Manchester	Hillsborough..	Forgery; not more than 3 years; nor less than 2 years.	Nov.	4, 1901	2	....	....
John Nichols	18	Maine	Rockingham..	Robbery; not more than 7 years; nor less than 3 years.	Nov.	5, 1901	3	....	....
Richard Patriquin	26	Nova Scotia	Rockingham..	Robbery; not more than 7 years; nor less than 3 years.	Nov.	5, 1901	3	....	....
William L. Deland	25	Lynn, Mass.	Rockingham..	Robbery; not more than 7 years; nor less than 3 years.	Nov.	5, 1901	3	....	....
James Wilson	35	Vermont	Belknap	Breaking, entering, and assault; not more than 2 years, nor less than 1 year, 1 day.	Nov.	9, 1901	1	....	1
Harry Heath	29	Bristol	Belknap	Breaking, entering, and stealing.	Nov.	9, 1901	15	....	....
Don Aldrich	18	Vermont	Grafton	Burglary; not more than 2 years; nor less than 1 year.	Nov.	21, 1901	1	....	....
Thomas Crayford	18	Vermont	Grafton	Burglary; not more than 2 years; nor less than 1 year.	Nov.	21, 1901	1	....	....

CONVICTS IN STATE PRISON DECEMBER 1, 1902.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Joseph H. Orls	26	Stratford.....	Stratford	Murder, second degree	Sept. 13, 1880	30		
Joseph Mills	41	New York	Merrimack	Rape	Oct. 7, 1887	20		
Frank S. Ballou	19	Ill.	Merrimack	Rape	April 8, 1889	20		
Charles W. Varney	31	Barstlead	Belknap	Rape	April 27, 1889	35		
Sylvanus W. Hill	47	New Hampshire	Grafton	Murder, second degree	Mar. 27, 1890	30		
Sylvanus G. Colby	39	Franklin	Merrimack	Murder, second degree	April 24, 1890	30		
Frank Hart	38	New Hampshire	Merrimack	Burglary, 2 indictments	April 24, 1891	15		
Daniel Murphy	52	Ireland	Rockingham	Murder, second degree	May 6, 1891	20		
John Brunell	41	Vermont	Cheshire	Murder, second degree	April 14, 1892	30		
Giuseppe Mancera	33	Italy	Belknap	Murder, second degree	Oct. 6, 1892	20		
Arthur G. McLean	22	Massachusetts	Merrimack	Murder, second degree	Nov. 24, 1894	30		
Norman Fisk	21	Grafton	Merrimack	Larceny	April 17, 1895	10		
James McAvoy	19	England	Merrimack	Burglary	April 23, 1895	10		
Fred Lavasseur	29	Canada	Coos	Rape	Oct. 29, 1895	15		
Fred A. Stockwell	26	Lebanon	Hillsborough	Murder, second degree	Dec. 2, 1895	30		
Milo W. Gray	45	Vermont	Grafton	Murder, second degree	Mar. 24, 1896	18		
Edward Saulty	18	Derby Line	Grafton	Breaking, entering, and stealing	Mar. 18, 1897	7		
George True	39	New Hampshire	Merrimack	Burglary, 3 indictments	Oct. 8, 1897	45		
Charles H. Knight	31	Portland, Me.	Carroll	Breaking, entering, and stealing	Oct. 27, 1897	7		
John Dalry	27	Waterville, Me.	Coos	Burglary	Nov. 4, 1897	7		
George A. Staples	37	Lee, Me.	Coos	Manslaughter	Nov. 4, 1897	12		
Henry Nichols	38	England	Grafton	Stealing sheep	Nov. 12, 1897	7		
Joseph E. Kelley	23	Amesbury, Mass.	Stratford	Murder, second degree	Nov. 13, 1897	30		
Thomas Monahan	33	Gorham	Coos	Murder, second degree, 2 indictments	Nov. 13, 1897	30		
Frank W. Allen	30	Lawrence, Mass.	Hillsborough	Highway robbery	May 10, 1898	48		
James Wilson	27	Brooklyn	Hillsborough	Highway robbery	Sept. 29, 1898	5		
Frank Wolcome	22	Nashua	Hillsborough	Attempt to rape	Sept. 30, 1898	15		
James Keeley	63	Oranah, Neb.	Belknap	Stealing from person	Oct. 7, 1898	5		
Philip Reno	29	Nashua	Hillsborough	Attempt to rape	Oct. 29, 1898	11		

Alphonso Smith.....	50	New Hampshire.....	Grafton.....	Murder.....	Mar. 23, 1899 ^a	8
Patrick Cronan.....	33	Ireland.....	Cheshire.....	Stealing horse.....	April 11, 1899	6
Joseph Marshall.....	17	New Hampshire.....	Sullivan.....	Assault with intent to rape, 2 in- dictments.....	May 6, 1899	6
Arthur Archambault.....	21	Canada.....	Hillsborough.....	Burglary.....	May 9, 1899	12
Adelard Perrault.....	26	Canada.....	Hillsborough.....	Burglary.....	May 9, 1899	10
Lewis Dow, <i>alias</i> Frank Murphy.....	25	Pennsylvania.....	Belknap.....	Burglary.....	May 12, 1899	6
John Greene.....	31	New Hampshire.....	Hillsborough.....	Breaking, entering, and stealing.....	May 15, 1899	5
John Picot, <i>alias</i> Richard Vig- neux.....	24	New Brunswick.....	Coos.....	Murder.....	May 24, 1899	10
Benjamin F. Deane.....	41	New Brunswick.....	Coos.....	Murder.....	May 24, 1899	25
Charles Riley, <i>alias</i> Edward P. Ivory, <i>alias</i> Edward Reynolds.....	31	Massachusetts.....	Hillsborough.....	Burglary, 2 indictments.....	Sept. 28, 1899	7
Lizzie Provancha.....	23	Massachusetts.....	Stratford.....	Murder.....	Oct. 4, 1899	95
Louis Gustor.....	52	Vermont.....	Cheshire.....	Murder, second degree.....	Oct. 25, 1899	14
Louis T. Dow.....	33	Massachusetts.....	Merrimack.....	Stealing horse.....	Nov. 1, 1899	10
William H. Murray.....	20	New Hampshire.....	Hillsborough.....	Breaking, entering, and stealing.....	Jan. 10, 1900	5
William E. Robinson.....	23	New Hampshire.....	Hillsborough.....	Attempt to rape.....	Jan. 10, 1900	15
John Purchase.....	31	Maine.....	Coos.....	Arson and burglary, 2 indictments.....	Feb. 13, 1900	5
Frank Gordon.....	24	Massachusetts.....	Cheshire.....	Robbery.....	April 7, 1900	4
Edwin Blake.....	21	New Hampshire.....	Merrimack.....	Attempt to rape.....	April 20, 1900	4
Edward Reed, <i>alias</i> W'ry Parker.....	25	New York.....	Hillsborough.....	Burglary.....	May 5, 1900	5
Charles Henry, <i>alias</i> Tevis.....	52	Massachusetts.....	Hillsborough.....	Breaking, entering, and stealing.....	May 5, 1900	3
Napoleon Normandin.....	38	Canada.....	Hillsborough.....	Rape, 2 indictments.....	May 9, 1900	20
Nyron H. Stone.....	57	New Hampshire.....	Hillsborough.....	Rape.....	May 9, 1900	15
Frederick P. Perkins.....	53	Maine.....	Hillsborough.....	Rape.....	May 9, 1900	15
John Campbell.....	46	Scotland.....	Hillsborough.....	Burglary.....	Sept. 26, 1900	5
Charles F. Raymond, <i>alias</i> Raymo Leonard G. Corbett.....	21	Canada.....	Hillsborough.....	Rape.....	Sept. 26, 1900	5
George R. Blandine.....	20	Eastport, Me.....	Hillsborough.....	Rape.....	Sept. 26, 1900	10
Emerson Campbell.....	51	Vermont.....	Hillsborough.....	Larceny.....	Sept. 26, 1900	3
Frank Moore.....	21	Bedford.....	Hillsborough.....	Larceny.....	Sept. 26, 1900	3
Joseph Archambault.....	30	Massachusetts.....	Merrimack.....	Arson.....	Oct. 9, 1900	5
Frank Stevens.....	40	Canada.....	Merrimack.....	Stealing horse.....	Oct. 9, 1900	10
Joseph Nedean.....	21	Concord.....	Stratford.....	Attempt to rape.....	Oct. 13, 1900	5
Harry Greene.....	36	Maine.....	Stratford.....	Burglary.....	Oct. 15, 1900	30
John Williams.....	29	Austria.....	Rockingham.....	Rape.....	Oct. 15, 1900	30
Mark Shimbom.....	58	Pennsylvania.....	Stratford.....	Manslaughter, second degree.....	Oct. 25, 1900	5
William Davis.....	30	Germany.....	Cheshire.....	Murder, second degree; assault with intent to kill, 2 indictments.....	Nov. 7, 1900	50
Frank A. Williams, <i>alias</i> White.....	31	Canada.....	Belknap.....	Breaking, entering, and stealing.....	Nov. 17, 1900	9
Harry J. Dow.....	27	Massachusetts.....	Hillsborough.....	Burglary.....	Nov. 17, 1900	3
		Minnesota.....	Hillsborough.....	Larceny.....	Jan. 8, 1901	3
				Rape.....	Jan. 8, 1901	3

^aCommitted Feb. 27, 1895, for 10 years. Escaped Dec. 3, 1895. Returned Nov. 8, 1900, to serve unexpired term of sentence.

CONVICTS IN STATE PRISON DECEMBER 1, 1902.—Continued.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Fred Sweeney	23	Canada.....	Hillsborough	Stealing horse	Jan. 8, 1901	3	.....	.....
Clarence A. Gifford	36	Danville	Hillsborough	Forgery.....	Jan. 10, 1901	3	.....	.....
James O'Neil.....	27	Dover	Merrimack ..	Breaking, entering, and stealing.	April 5, 1901	3	.....	.....
John M. Hilliard	34	Gilmanton ..	Merrimack ..	Rape.....	April 13, 1901	40	.....	.....
Martin Tohan.....	19	Hungary.....	Rockingham	Burglary.....	May 3, 1901	4	.....	.....
John Dowd.....	31	Ireland.....	Hillsborough	Breaking, entering, and stealing.	May 14, 1901	3	.....	.....
Henry King, <i>alias</i> Smooth Harris	35	North Carolina.	Hillsborough	Breaking, entering, and stealing.	May 14, 1901	3	.....	.....
John C. Patrick	28	Vermont.....	Belknap	Stealing from person.....	May 18, 1901	3	.....	.....
Fred Mason	18	Canada.....	Belknap	Breaking, entering, and stealing.	May 18, 1901	2	.....	.....
Edward Beaulieu.....	50	Vermont.....	Sullivan	Stealing; not more than 5 years.	May 18, 1901	3	.....	.....
Patrick Lee.....	38	New Hampshire	Merrimack ..	not less than 3 years.....	May 18, 1901	3	.....	.....
Harry Young	32	Dover	Strafford.....	Rape; not more than 20 years, nor less than 10 years	June 30, 1901	10	.....	.....
Felix Sears, <i>alias</i> Jo. Dagette....	22	Canada	Grafton	Burglary	July 6, 1901	2	.....	.....
Edward Abbott.....	39	Bath	Grafton	Larceny; not more than 5 years, 4 days, nor less than 5 years, 2 days	Sept. 13, 1901	5	.....	12
Edwin Bickford	47	Maine.....	Grafton	Breaking, entering, and stealing; not more than 2 years, 2 days; not less than 2 years, 1 day	Sept. 14, 1901	2	.....	1
George H. Wheeler, <i>alias</i> C. C. Wilson, <i>alias</i> Chas. H. Wheeler	23	Massachusetts	Hillsborough	Burglary; not more than 6 years; 6 months, 4 days, nor less than 6 years, 1 month, 2 days	Sept. 17, 1901	6	1	2
Edward Martell.....	24	Canada	Hillsborough	Larceny; not more than 2 years, nor less than 1 year, 6 months..	Sept. 25, 1901	1	6	.....
Aristide Farland.....	22	Canada.....	Hillsborough	Robbery; not more than 3 years, nor less than 2 years.....	Sept. 25, 1901	2	.....	.....
Thomas McLaughlin.....	27	Boston	Merrimack ..	Attempted rape; not more than 7 years, nor less than 3 years...	Sept. 25, 1901	3	.....	.....
				Burglary; not more than 3 years, 1 day, nor less than 3 years.....	Oct. 5, 1901	3	.....	.....

John Smith, <i>alias</i> Burdell M. Main, <i>alias</i> Nelson B. Main...	36	Maine	Stafford.....	Stealing horse; not more than 7 years; nor less than 5 years.....	Oct. 5, 1901	5	.....
Stephen C. Dancé.....	19	Nashua	U. S. Court...	Breaking and entering.....	Oct. 8, 1901	2	.....
Benjamin Tattersall.....	17	England.....	Merrimaek ..	Burglary; not more than 2 years, 3 months, nor less than 2 years.	Oct. 8, 1901	2	.....
Arthur Gelino.....	25	Canada.....	Merrimaek ..	Attempted rape; not more than 2 years, nor less than 1 year, 6 months.....	Oct. 17, 1901	1	6
Ernest P. Frost.....	21	Massachusetts..	Hillsborough	Breaking, entering, and stealing; not more than 5 years, nor less than 2 years.....	Oct. 17, 1901	2	.....
Benjamin Saphy	23	Conway	Carroll.....	Burglary; not more than 4 years, nor less than 2 years, 6 months.	Oct. 23, 1901	2	6
Moses Harrington.....	54	Canada.....	Rockingham	Unnatural and lascivious act; not more than 5 years, nor less than 3 years.....	Oct. 29, 1901	3	.....
Munde Besse, <i>alias</i> Mabel Landy	18	Chicago.	Rockingham	Larceny; not more than 5 years, nor less than 2 years.....	Oct. 30, 1901	2	.....
Timothy Cronin	31	Portsmouth....	Rockingham	Robbery; not more than 7 years, nor less than 3 years.....	Oct. 30, 1901	3	.....
Joseph Miller.....	25	Dover.....	Rockingham	Robbery; not more than 1 year, 3 months, nor less than 1 year.....	Nov. 4, 1901	1	.....
Samuel A. Richards, <i>alias</i> Sam uel Coburn	43	Manchester	Hillsborough	Forgery; not more than 3 years.	Nov. 4, 1901	2	.....
John Nichols.....	18	Maine.....	Rockingham	Robbery; not more than 7 years, nor less than 3 years.....	Nov. 5, 1901	3	.....
Richard Patriquin	26	Nova Scotia	Rockingham	Robbery; not more than 7 years, nor less than 3 years.....	Nov. 5, 1901	3	.....
William L. Deland	25	Massachusetts..	Rockingham	Robbery; not more than 7 years, nor less than 3 years.....	Nov. 5, 1901	3	.....
Harry Heath	29	Bristol	Belknap	Breaking, entering, and stealing; not more than 3 years, nor less than 2 years.....	Nov. 9, 1901	15	.....
Denis O'Connell.....	36	Nashua	Hillsborough	Robbery; not more than 3 years, nor less than 2 years.....	Nov. 14, 1902	2	.....
John McNally.....	25	Massachusetts..	Hillsborough	Larceny; not more than 3 years, nor less than 2 years.....	Nov. 14, 1902	2	.....
John Melody.....	37	Nashua.....	Hillsborough	Burglary; not more than 2 years, 6 months, nor less than 2 years.	Nov. 14, 1902	2	.....
Theodore Laplante.....	22	Canada	Hillsborough	Larceny; not more than 2 years, nor less than 1 year, 1 day.....	Nov. 14, 1902	1	1
Alfred Carpenter.....	32	Landaff ..	Grafton.....	Robbery; not more than 2 years, 2 days, nor less than 2 years, 1 day.....	Nov. 15, 1902	2	.....
						1	

CONVICTS IN STATE PRISON DECEMBER 1, 1902.—Continued.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Paul M. Bamford	19	Massachusetts..	Rockingham	Burglary; not more than 5 years, nor less than 3 years	Feb. 3, 1902	3	.....	.....
George H. Greenleaf.....	31	Sanbornton.....	Belknap.....	Murder, first degree; to be hanged February 13, 1903	Feb. 10, 1902	1	.....	3
John W. Peters	37	Canada.....	Grafton.....	Robbery; not more than 2 years, 2 days, nor less than 2 years, 1 day	Feb. 19, 1902	2	.....	1
Charles H. Hawkins.....	39	New York.....	Hillsborough	Murder, second degree	Mar. 18, 1902	Li	fe.	.....
Arthur L. Pierce.....	33	Maine.....	Stratford	Adultery	Mar. 22, 1902	3	.....	.....
Joseph F. Russell, alias James Russell.....	35	Massachusetts..	Belknap	Burglary; not more than 5 years, nor less than 3 years	April 2, 1902	3	.....	.....
John Pixley.....	40	Vermont.....	Rockingham	Stealing horse; not more than 5 years, nor less than 3 years	April 24, 1902	3	.....	.....
William E. Seniff.....	29	Pennsylvania..	Grafton.....	Rape; not more than 10 years, nor less than 4 years, 6 months	May 9, 1902	4	6	.....
Joseph Phillips.....	35	Ireland.....	Grafton	Larceny; not more than 3 years, nor less than 2 years	May 9, 1902	2	.....	.....
Frank Sorrell.....	28	Wentworth.....	Grafton	Breaking, entering, and stealing; not more than 5 years, nor less than 3 years	May 9, 1902	3	.....	.....
Edward Flynn.....	19	Canada.....	Grafton	Larceny; not more than 5 years, nor less than 3 years	May 9, 1902	3	.....	.....
Bert Snelling.....	25	Vermont.....	Grafton	Adultery; not more than 2 years, nor less than 1 year, 1 day	May 13, 1902	1	.....	1
Thomas Marshall	42	Maine.....	Hillsborough	Burglary; not more than 4 years, nor less than 2 years	May 15, 1902	2	.....	.....
Anthony Poulin	18	Michigan	Hillsborough	Larceny; not more than 5 years, nor less than 1 year, 1 day	May 15, 1902	1	.....	1
Fred Perry.....	24	Vermont.....	Sullivan	Burglary; not more than 3 years, nor less than 2 years	May 23, 1902	2	.....	.....
Harry Green	27	Massachusetts..	Sullivan	Burglary; not more than 3 years, nor less than 2 years	May 23, 1902	2	.....	.....

Charles Brooks	24	Vermont	Sullivan	Rape; not more than 15 years, nor less than 12 years	May 23, 1902	12	.....
Henry Matthews	42	Washington, D.C.	Hillsborough	Attempted rape; not more than 12 years, nor less than 8 years ..	May 27, 1902	8	.....
Edward Oyer, <i>alias</i> Atee Oya ..	33	Finland	Hillsborough	Bigamy; not more than 2 years, nor less than 1 year, 6 months ..	May 27, 1902	1	6
Frank Villiard, <i>alias</i> Frank Willard	30	Nova Scotia	Sullivan	Manslaughter; not more than 3 years, 1 month, nor less than 3 years	June 2, 1902	3	.....
Edward T. Armstrong	32	London, Eng ..	Belknap	Larceny; not more than 2 years, nor less than 1 year, 1 day	June 11, 1902	1	..... 1
Frank Rivers	32	Massachusetts ..	U. S. Court ..	Breaking and entering	Aug. 26, 1902	2	.....
E. H. Alexander, <i>alias</i> Herman Alexander	28	Plainfield	Grafton	Forgery; not more than 1 year, 3 months, nor less than 1 year, 1 day	Sept. 12, 1902	1	..... 1
Jake Ambrose	40	Asia	Grafton	Tramp; not more than 1 year, 3 months, nor less than 1 year, 1 day	Sept. 12, 1902	1	..... 1
Stephen Modice	40	Austria	Grafton	Tramp; not more than 1 year, 3 months, nor less than 1 year, 1 day	Sept. 12, 1902	1	..... 1
Jasper Deocle	36	Austria	Grafton	Tramp; not more than 1 year, 3 months, nor less than 1 year, 1 day	Sept. 12, 1902	1	..... 1
George Raymo	27	Vermont	Grafton	Breaking, entering, and stealing; not more than 1 year, 3 months, nor less than 1 year, 1 day	Sept. 12, 1902	1	..... 1
William Garnet	22	New Brunswick	Grafton	Larceny; not more than 1 year, 3 months, nor less than 1 year, 1 day	Sept. 12, 1902	1	..... 1
John Charrette, <i>alias</i> John Currier	17	Maine	Hillsborough	Burglary; not more than 2 years, 6 months, nor less than 2 years ..	Sept. 12, 1902	1	..... 1
William G. Delaney	26	Vermont	Grafton	Assault, with intent to kill; not more than 6 years, nor less than 5 years	Sept. 20, 1902	2	.....
Patriek J. Kelley	30	Ireland	Hillsborough	Rape; not more than 10 years, nor less than 9 years	Sept. 23, 1902	5	.....
Strossy St. George, <i>alias</i> Henry St. George	29	Canada	Hillsborough	Larceny; not more than 1 year, 6 months, nor less than 1 year, 1 day	Sept. 29, 1902	9	.....
Chester Maxfield	19	Rhode Island ..	Hillsborough	Larceny; not more than 2 years, 1 day, nor less than 2 years	Sept. 29, 1902	1	..... 1
Charles Wardour	52	New Jersey	Hillsborough	Forgery; not more than 3 years, nor less than 2 years	Sept. 29, 1902	2	.....
					Sept. 29, 1902	2	.....

CONVICTS IN STATE PRISON DECEMBER 1, 1902.—Continued.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Nelson Mason.....	36	Massachusetts..	Hillsborough	furlgariy; not more than 4 years,	Sept. 29, 1902	3	.....	.....
Thomas Budlong	29	Portsmouth.....	Strafford.....	Breaking, entering, and stealing; not more than 5 years, nor less than 3 years	Oct. 4, 1902	3	.....	.....
Charles Spooncy.....	42	Germany	Strafford	furlgariy; not more than 10 years, nor less than 5 years.....	Oct. 4, 1902	5	.....	.....
George E. Hopkins.....	32	Nova Scotia	Cheshire.....	Arson; not more than 10 years, nor less than 7 years.....	Oct. 9, 1902	7	.....	.....
David Little	49	Massachusetts..	Carroll	Assault, with intent to kill; not more than 20 years, nor less than 15 years	Oct. 24, 1902	15	.....	.....
Edward L. Davenport, <i>alias</i> Edward C. Smith.....	56	Porto Rico.....	Rockingham	Breaking, entering, and stealing; not more than 3 years, nor less than 2 years	Oct. 30, 1902	2	.....	.....
Joseph Moulton	28	Canada	Rockingham	Robbery; not more than 4 years, nor less than 2 years, 6 months.	Oct. 30, 1902	2	6	.....
James A. Findlay	45	Scotland	Grafton.....	Larceny; not more than 2 years, nor less than 1 year, 1 day	Nov. 20, 1902	1	.....	1
William M. Bedell	31	Canada	Grafton.....	Larceny; not more than 2 years, nor less than 1 year, 1 day	Nov. 20, 1902	1	.....	1
Millard A. Emerson	25	Rhode Island...	Grafton.....	Burglary; not more than 2 years, nor less than 1 year, 6 months.	Nov. 20, 1902	1	6	.....
Melvin Logan.....	21	Massachusetts..	Grafton.....	Larceny; not more than 2 years, nor less than 1 year, 6 months.	Nov. 20, 1902	1	6	.....
Frank Foster.....	51	Massachusetts..	Grafton.....	Larceny; not more than 2 years, nor less than 1 year, 1 day.....	Nov. 20, 1902	1	.....	1

NEW HAMPSHIRE AGRICULTURE

REPORT

OF THE

BOARD OF AGRICULTURE

FROM

JANUARY 1, 1901, TO JANUARY 1, 1903

By N. J. BACHELDER, SECRETARY

CONCORD, N. H.,
The Rumford Press.
1903.

BOARD OF AGRICULTURE.

ORGANIZED AUGUST 23, 1870.

MEMBERS 1901-1902.

HIS EXCELLENCY CHESTER B. JORDAN.

JOSEPH B. WALKER, <i>President</i>	.	.	.	Concord.
*JOHN D. LYMAN, <i>Vice-President</i>	.	.	.	Exeter.
GEORGE H. WADLEIGH	.	.	.	Tilton.
THADDEUS W. BARKER	.	.	.	Nelson.
EDWARD E. BISHOP	.	.	.	Bethlehem.
CHARLES E. KING	.	.	.	Whitefield.
DANIEL C. WESTGATE	.	.	.	Plainfield.
HERBERT O. HADLEY	.	.	.	Temple.
CHARLES B. HOYT	.	.	.	Sandwich.
JOSEPH D. ROBERTS	.	.	.	Rollinsford.

N. J. BACHELDER, *Secretary*.

* Died July 31, 1902.

GENERAL REPORT.

STATE OF NEW HAMPSHIRE.

BOARD OF AGRICULTURE,

CONCORD, January 1, 1903.

To His Excellency the Governor and the Honorable Council :

The report of the State Board of Agriculture from January 1, 1901, to January 1, 1903, is herewith submitted :

AGRICULTURAL SOCIETIES.

The formation and promotion of agricultural societies are among the duties imposed upon the State Board of Agriculture by statute law, and the influence of the board has been exerted in this direction. Agricultural fairs now include a prosperous state exhibition known as the Concord State Fair, six county or district fairs, and about fifty town exhibitions. The Granite State Dairymen's Association and the New Hampshire Horticultural Society receive aid from the state, and have been successful in promoting the dairy and horticultural interests. Numerous poultry associations are active in the interest of the poultry industry. The formation of a wool growers' association, bee keepers' association, market gardeners' association, live stock association, creamery association, and forestry association, have been favored but not yet accomplished. The great farmers' organization known as the Patrons of Husbandry has been given hearty recognition by the Board of Agriculture, and the friendly relations existing between the board and the grange have been of mutual advantage.

FARMERS' INSTITUTES.

Farmers' institutes have been held as follows :

1901.

New Ipswich	March 22
Stewartstown	October 31
Groveton	November 1
Rye	November 6
Haverhill	November 7
Bethlehem	November 8
Weare	December 26
Antrim	December 27

1902.

Dunbarton	January 23
Chichester	January 24
Dover	February 13
Rindge	March 18
Londonderry	March 27
Lisbon	September 25
Lyne	September 26
Tamworth	September 30
Unity	October 2
Cornish	October 3
Swanzey	October 7
Marlow	October 8
Wentworth	October 14
Canterbury	October 16
Warner	October 17
Rollinsford	October 21
Meredith	October 23
Milford	October 29

Each institute consisted of two sessions, and the speakers included the secretary and members of the Board of Agriculture, a representative of the agricultural college, the lecturer of the State Grange, and specialists from within and outside the state. The attendance averaged about one hundred at the afternoon and two hundred at the evening sessions. The insti-

tutes were generally held upon invitation of subordinate granges, the members of which contributed to the exercises, and aided in various ways in making the institutes a success. Several addresses delivered at institutes will be found in this report.

PUBLIC MEETINGS.

Public meetings were held in connection with the Granite State Dairymen's Association at Claremont in December, 1901, and at Littleton in December, 1902. Field meetings were held at Hampton Beach in connection with East Rockingham Pomona grange, July 31, 1901, and July 30, 1902. These meetings were well attended, the meeting at Hampton Beach in 1902 being as large a gathering as ever assembled for an agricultural meeting in the state.

OLD HOME WEEK.

His Excellency Governor Rollins originated a movement early in 1899 for the observance of Old Home Week, and the Board of Agriculture, recognizing its advantages to the rural sections of the state, took an active interest in it. The secretary of the board was made secretary of the state Old Home Week Association, and combined the duties of the two offices in promoting the movement. No additional compensation was received, but a small amount for printing and postage necessary to promote the formation of local societies and stimulate a general interest in the affair was appropriated from an unexpended fund available for promoting the resources of the rural sections of the state. About one hundred Old Home Week meetings were held in 1901 and 1902, and a brief account of each will be found in this report. The Old Home Week movement has been of material aid in promoting the interests of towns, and has resulted in the purchase of many estates by former residents of New Hampshire. It has become a permanent affair in our state.

CONTAGIOUS DISEASES OF ANIMALS.

The Public Statutes and action of the cattle commission confer upon the secretary of the Board of Agriculture the

authority to enforce the law relating to contagious diseases of animals and the action taken has been in continuation of the policy previously followed. During the years 1901 and 1902 we have inspected 580 stables and condemned and destroyed 415 tuberculous cattle and 53 glandered horses. A detailed statement of this work will be found in this report under the head of Cattle Commission.

FERTILIZER INSPECTION.

In accordance with the statutes the Board of Agriculture has exercised supervision over the sale of commercial fertilizers in the state. No commercial fertilizers are allowed to be sold in the state unless the manufacturer has procured a license of the state treasurer, countersigned and approved by the secretary of the State Board of Agriculture. The approval of applications for license are based upon the analysis of goods of the manufacturer applying for a license. In April or May of each year an agent of the board is sent into at least two towns in each county with instructions to draw from the stock of dealers a sample of each brand offered for sale, and this inspection is continued until at least one brand of each company applying for a license is sampled. The samples thus obtained are sealed and sent to the New Hampshire Experiment Station at Durham, where analyses are made. In 1901 the goods of 11 manufacturers, composed of 106 brands, were sampled in the above manner, and in 1902 the number of manufacturers was 8 and the number of brands 80. The result of this inspection and the analyses will be found in the report.

RURAL DEVELOPMENT.

The legislature of 1889 authorized the Board of Agriculture to take measures for the development of the rural sections of the state through immigration, which was known as the "abandoned farm" movement, and was copied to more or less extent in all the New England and several middle states. The effort made in New Hampshire under this legislation has been mainly in the direction of advertising the state as a health and pleasure resort, and securing the occupancy of abandoned and

other farms as summer homes, believing this to be the most desirable purpose for which these places could be utilized. During the ten years which this work has continued, over one hundred thousand pamphlets have been distributed in the leading cities of the country, and several thousand letters of inquiry have been given a reply. The press has been freely utilized in promoting this enterprise, resulting in giving widespread publicity to the advantages of the state for summer homes. The Old Home Week movement, referred to elsewhere, was indorsed and vigorously supported as a means of still further promoting the interests of the rural sections through the improvement of the old homesteads by present owners or their sale to others with financial resources to improve and adorn them.

IMITATION DAIRY PRODUCTS.

The legislature of 1899 made it the duty of the State Board of Agriculture to enforce the law regulating the sale of imitation dairy products. This work was continued during 1901 with the success experienced in the previous year. The endorsement of the so-called Grout bill, by congress, which is practically identical with the New Hampshire statute so far as color requirement is concerned, has relieved the State Board of Agriculture in this matter. The national law has the endorsement of nearly all agricultural organizations, societies, and the agricultural press, as well as every dairy organization in the country. It should be given a fair trial and an honest enforcement and if found equal to the expectations of its promoters, will settle the matter of fraudulent sale of imitation dairy products.

FINANCIAL.

The members of the Board of Agriculture receive no compensation for services as members but receive actual expenses. The expenses in the various departments, except salary of secretary and printing, which are fixed by law and over which the board has no jurisdiction, have been as follows:

1901.

DR.

General expenses	\$235.63
Enforcement of oleo law	311.55
Fertilizer inspection	421.85
Expenses of institutes	322.17
Winter meeting and field meeting	463.39

 \$1,754.59

CR.

By license fees, sale of fertilizers . . .	\$1,200.00
Fines in oleo prosecutions	280.00

 \$1,480.00

 Net expenses \$274.59

1902.

DR.

General expenses	\$303.57
Feeding stuff inspection	350.11
Fertilizer inspection	673.01
Expenses of institutes	1,229.15
Winter meeting and field meeting	359.58

 \$2,915.42

CR.

By license fees, sale of fertilizers . . .	\$1,515.00
By license fees, sale of feeding stuffs . . .	320.00

 \$1,835.00

 Net expense 1,080.42

IMMIGRATION ACCOUNT.

1901.

Clerical and postage expenses	\$865.08
Old Home Week expense	300.00

 \$1,165.08

1902.

Clerical and postage expenses	\$804.75
Old Home Week expense	300.00
	<hr/>
	\$1,104.75

An itemized exhibit of the foregoing expenditures has been approved by the governor and council and vouchers for all items are on file.

IN CONCLUSION.

While there is no material change in the general condition of New Hampshire agriculture since our previous report, we are convinced that there is no retrograde, but rather an advance in some particulars. The necessity of progressive and up-to-date methods in the management of farms is more apparent than ever, and instruction in the adoption of those methods seems to be the most important duty of the state in the interest of agriculture. The development of the summer boarding and summer home interests is awakening new life in many agricultural communities, and stimulating greater activity on account of the added markets for farm crops, and the greater demand for rural improvements of various kinds. The importance of a prosperous rural community and intelligent rural citizenship to the welfare of the state as a whole will justify careful attention to all matters of legislation bearing upon rural affairs that discrimination may not be made against the great industry of agriculture to the detriment of the people engaged therein, and to the detriment of the state.

N. J. BACHELDER,

Secretary State Board of Agriculture.

ADDRESSES
AT
INSTITUTES AND MEETINGS.

GOVERNOR JORDAN'S ADDRESS AT HAMPTON.

I thank you for this spontaneous welcome. I thank you for your cordial invitation to myself and staff, for without the latter I must confess I would not feel entirely secure on this coast so noted in the early history of the colonists for sanguinary strife. True, as its guest, I might with propriety claim protection from the board, yet you must remember that the fighting days of your honored and honorable president, as well as of your senior vice-president, are well-nigh spent, and we must now look to them for counsel, wisdom, learning, and direction. Their Yorktowns, Valley Forges, Chepultepecs, Shilohs, Gettysburgs, and San Juan Hills are mostly behind them, and they are now, in their mellow and ripened years, imparting knowledge from their well-filled storehouses to those of us who so much need it. If I turn to the knight errant whose white plume has so oft been seen in New Hampshire far in advance of the conquering hosts of almost every honorable calling, he informs me that he, too, has passed the rubicon; that he has done about all for me and such as I am that he proposes to do; that he and friends have launched me upon the sea of politics and of activity and now if I cannot get ashore I may as well drown.

In vain do I turn to the most excellent secretary, whose fertile brain, resourceful energies, and unlimited power for work and achievement have accomplished so much of good for our state, for I am told he is a candidate for the high office of governor, and as long as he remains in that way, to the casual observer he will not seem to know whether he is on sea or land, in the camp of the enemy or the house of a friend. I am pleased to see him safely back from the arid plains of the West, where corn and votes are more plenty.

I do, however, feel some protection from your Oberon quartette, the sweet sirens, the Loreleis of the occasion, who, with their harps of a thousand strings, seated on the pure and sublime cliffs overlooking all approaches, charm away the evil and entice and beautify and inspire only the good.

But, after all, my chief reliance in war and in peace must be upon my generals and colonels. Thy rod and my staff,—they comfort me.

I have been asked by your president to speak to you a few minutes. He suggested that I talk on forestry, but my friend Bryant has already discoursed upon that theme, and so there is scant need that I say anything upon the subject. His long study, careful thought, and intelligent observation of the matter have made him authority, and his happy and eloquent manner of statement, as you can well bear me witness, renders him a delightful speaker.

You are holding your first field day and meeting of the century. Is it not wise to survey in part the work of the last one? I am aware of the tendency of men past sixty to be reminiscitory. It can but be beneficial to those more advanced in years, and useful to the younger ones, who look upon our achievements more as a matter of course, to recall the ways by which we have come to these wonderful privileges and opportunities, this glorious heritage. Behold for a moment, if you will, our feeble beginnings, our rapid strides, our marvelous growth in all material things, the great progress in every walk of life, and then tell me, if you dare, that our fathers were not right, their sons not just, and God, the ruler of nations and the holder of destinies of worlds, not on His throne.

Within the memory of some here railroading began, and now we have 200,000 miles of steam railroad in the United States. Telegraphs, telephones, cables, all the infinite wonders of electricity yet in their infancy of development, modern ships, modern appliances of every nature, in every department of life, have come in the last fifty years. In that period more has been done to alleviate suffering, mitigate pain, and make the system of right living understood than in the previous five thousand years. Our ministers, preachers, and teachers were quick to catch the spirit of the age, the onward movement among the masses, and to adjust themselves and their methods to it, until now our educational system is a marvel to all beholders and participants. Our highest local item of expenditure is for schools, to educate the sixteen million boys and girls in this

land of ours. In addition to this, the nation gave a sixteenth of all its vast domain to the schools of the West and South. Besides, under the Morrill act of 1862, for which, with almost solitary prescience, that great statesman for five years fought, the several states and territories received from the general government land grants worth in 1899 about fifteen million dollars, to found and maintain agricultural colleges. These buildings, their grounds and equipment, are now worth in money over sixty million dollars, to say nothing of their other priceless values to our boys and girls, and consequently to the country.

The state appropriations for these colleges is now about \$3,000,000 annually, and the cash annual income from these grants and lands is over \$6,000,000. In all the land there have been founded sixty-four colleges, with about 40,000 students, and 3,000 professors and instructors.

In his long and monumental service for his country, among the great measures Mr. Morrill instituted for the benefit of the republic, none was greater or grander or will be more lasting than this. New Hampshire's share in the grant was nearly \$100,000. She has a nice college, splendidly equipped and managed, a large farm, and more than one hundred students. The curriculum of studies is broad, catholic, and well selected. Her graduates quickly find large fields of usefulness. The range of their scholarship is wide, and the quality practical. The world needs just such men and women as are being sent out from these institutions. The education they obtain is liberal and useful, and physical and mental force are not burned out in getting it. Therefore, strong men and women go forth well equipped for what awaits them here or elsewhere on the stage of the world's great theatre.

Not only our farmers, our 25,000 grangers of New Hampshire, but all other good citizens as well, should be interested in promoting the interests of this college and all it stands for to-day. The world is moving fast. Great demands are made upon those who can do things. The Macedonian cry for help comes up from every quarter of the globe. Twenty-six great nations in convention assembled have declared in favor of the arts of peace. The conti-

nents are being bound together by bands of steel. The lowest depths of old ocean are vibrating with the intelligence flashed from shore to shore, and, better still, soon the same intelligence will be carried high above storm, cloud, and tempest, from person to person, capital to capital, by the subtle, invisible agency now being fast developed by man. The calls upon our nation are unlimited. We have reached a commanding position, and our word among the powers of earth is law. We should be careful of the word. We are subduing continents the world over. The agricultural resources of our insular possessions are unlimited—sufficient to keep all our people. Our flag is the emblem of power, civilization, protection, and Christianization half way round the globe. Teach men to be loyal to it, and true to all it represents.

Now a word as to forestry :

Many of our well-disposed people are proceeding upon wrong lines. Their motives are good, their object worthy, but they see our forests fast being stripped, and they say stop it. Timber has become valuable. Owners cannot be dispossessed upon the *ipse dixit* of anyone. If their lands are taken, it must be by due process of law, with reasonable compensation.

It seems to me that much can be done by way of education. First, disabuse the average man of the idea that there is no value in a tree except to burn. Most of us older farmers were brought up with the notion that the land was the main thing, and the quicker we were rid of the trees and got crops into the soil, the better it was for us. This was, in a large sense, true in pioneer days. But conditions have changed more rapidly than our preconceived opinions.

Meetings must be had, and be made attractive enough to get out the farmers, the lumbermen, and instruction be given so plain and clear that all may understand. Newspapers and pamphlets should be brought into requisition that there may be line upon line and precept upon precept. Confidence is a plant of slow growth, but it must be gained. It is necessary that we convince these men that we are friends, not enemies ; that we mean their good as well as ours, and that of the country. Get the lumbermen, the landowners, timber kings

together and have "a heart to heart" talk with them,—most of them will not be found unreasonable. If they can be made to see that systematic, intelligent cutting will redound to their advantage they will not be long in agreeing to such a method as will give them as much money, and more lumber than present processes. Here is a fruitful field for cultivation. Another effort should be made to induce farmers and all land holders to plant trees on denuded lands, hillsides, mountains, and worn-out pastures. Thousands upon thousands of acres would be worth much more to grow trees on than for present purposes; offer an inducement by legislation to these people for an abatement of taxes in some measure proportionate to the number of trees of certain kinds planted and made to live. The matter has a hundred tentacles reaching in as many directions. Some of them should get hold of our people.

We must remember, however, that we are a new country, only a century and a quarter old, and cannot be supposed to have the knowledge, the interest, of those countries which have made forestry a study and a care for a thousand years. Schools should take up the subject and teach it to our children, who learn more readily than older ones filled with the prejudice derived from a lifelong course in the wrong.

I was glad to see a nice course in forestry marked out at our Agricultural College, and that there was a competent teacher in Professor Rane, who has already acquired no little distinction in his work. But there are not enough of him. He needs to be multiplied. One man in that line cannot do what is necessary for four hundred thousand people. His work is in the right direction and should be encouraged. The woods, the forests, of our later acquisitions are most valuable—richer and better than those at home. Let us care for them, protect them, and profit by sad experiences here.

The Philippines already have a forestry commission. The other possessions must soon have. We need, the world needs, their rare and serviceable wood.

Consult the National Forestry Bureau, just established in the department of Agriculture at Washington. Two hundred thousand dollars is appropriated for expenses. Superintendent Price will gladly aid you. The national government will sup-

plement your worthy efforts. Ask advice how best to manage forests. Private owners of over 3,000,000 acres have already asked it. Forty-seven million acres more of forest preserves need managing. Ask further as to planting and producing trees. To protect forests from fires, and in some states from browsing animals, and the thousand pests which destroy trees and shrubs, is a great problem. Two hundred men are now in this governmental branch of forestry.

And now, kind friends, without entering into the discussion of the question concerning forest results on health, climate, water-power, pleasure, utility, profit, its effect upon the fish and game of the state, and the revenue therefrom, and all the finer spun threads that flow out from the subject, I will leave the matter to other hands.

I am deeply interested, and rejoice with you in every effort to better present conditions, to stay the ravages of the destroyer, and to properly teach men the more correct way. Work, reasoning, education, persuasion, legislation, and money are wanted.

I thank you, Mr. Chairman and friends, for kind attention.

THE GEOLOGY OF NEW HAMPSHIRE.

BY C. H. HITCHCOCK, LL. D.

New Hampshire is known familiarly as the Granite state, because her solid rock foundation consists of that rock together with the harder siliceous minerals, disposed in crystalline arrangement which are associated with it. These rocks are now subdivided into several classes of which granite composes only one. For our present purpose it will be sufficient to speak of only five main divisions: (1) Granite proper. (2) Granite foliated. (3) Gneiss. (4) The harder schists, usually characterized by the presence of a hydrous mica. (5) Mica schists.

(1) Granite. While the primitive crust of the earth may have been constituted of this rock its manifestations in New Hampshire are limited to masses of igneous origin derived from deep-seated sources, but now raised above the original surface in mountainous altitudes. These would seem to have been fissures in the crust through which the melted rock gushed forth. Such has been the origin of smaller areas like Pawtuccawa, Moose mountain in New Durham and Brookfield, Red hill, Moultonborough, and the larger Ossipee mountains. Still larger areas are those of the Pilot range and Stratford peaks, north of the Upper Ammonoosuc, and the general White Mountain district from Conway to Franconia, but south of the Presidential range. Within the map limits appear similar areas wholly or partly in Vermont; as Mt. Ascutney, Kilburn peak at Bellows Falls, Mt. Monadnock, opposite Colebrook, the Marshfield and Essex county extensions.

The granite division comprises true granite, hornblende granite, syenite, porphyry, and gabbro. Something may be learned of their inter-relations by observing their positions in the great Pemigewasset area. In the lowest valleys, particularly near the borders of this area of three to four hundred square miles, the rock is a normal granite with the three constituent minerals, quartz, mica, and feldspar, uniformly distributed and rather coarsely grained. This variety has been termed the *Conway granite*, because it is very abundant and

well characterized in that town. It is often of a reddish cast, and tends to disintegrate after long exposure to atmospheric agencies. It is because of this readier tendency to decompose that is due the existence of the White Mountain notch and the Saco valley. There are rocks harder than granite, and these will endure, remaining as the mountainous borders of the denuded valleys, while the softer material has been excavated and transported, sometimes to the far-away ocean.

The Conway granite has a wider spread than any of the other kinds, and seems to be disposed like a horizontal blanket a thousand feet thick. Above it is another mass similarly disposed generally, in which the feldspar is scattered throughout in numerous well-formed crystals, so as to give the rock a spotted aspect. The rock occupies a smaller area than the first named, and being particularly abundant and well characterized in the town of Albany, receives the name of that township. It often equals in thickness the Conway rock, and overlies it in a somewhat horizontal arrangement. Other granitic masses overlie the Albany rock, usually in more restricted areas. Thus there is the Chocorua granite, best developed but not confined to the mountain of that name. There are batholites—a term applied to deep-seated eruptive masses of uniform material—of syenite in Cherry mountain, Mts. Crawford, Tremont, Passaconaway and Tripyramid. Over the two first named granites occur the porphyries,—drab or red compact feldspars. This rock may carry fragments of the underlying granites, but more fragments of slate, or an earlier formed porphyry, all of them evidently torn from previously existing ledges when the erupted material exuded through crevices.

Mountains of porphyry are exemplified in the Twins, Carrigain, Lafayette, Mounts Moat and Pequawket (north Kearsarge) and consist of porphyry full of slaty fragments resting upon the Albany and Conway granites. The Twins show the whole series in better development, and there is an extensive area of red porphyry upon their southeast side, where Red Rock brook flows over the ledges. This will be the site of quarries of red porphyry for an ornamental stone before many years have passed away. The executors of General Grant's

will endeavored to procure a block of this stone from which a sarcophagus might be manufactured to be placed on the mausoleum enclosing his remains, preferring it to any other rock in the whole country, but the site was too inaccessible to be reached without too great expense.

The distribution of these eruptions indicates that they all constituted a single igneous mass, located beneath schists, which overflowed at the surface like lava from a modern volcano. After the cessation of activity the fused magma cooled and crystallized according to its depth. The surface flows must have cooled rapidly like volcanic glass. Portions lower down became porphyritic, and the deepest parts displayed amorphous quartz mixed in with the more fusible mica and feldspar, corresponding to the Conway granite. The compact porphyry represents the glass. Similar sections in regions of enormous degradation indicate that a corresponding order is manifested in the volcanic discharges of modern times. Hence it is probable that an enormous denudation has taken place in the White Mountains, whereby the sedimentary cap and the porphyries have been removed from the whole igneous area.

In recent years geologists are talking about "contact phenomena," illustrating further the true igneous character of granite. If this rock were once fused, marks of heat should show themselves where it came in contact with any other material capable of being affected. Thus clay would be baked, indurated, and silicified, while a rock, like some older granites, would not be affected, because it had itself once been fused and the classic illustrations of these contacts is found upon the south side of Mt. Willard, near the Crawford House.

The chief rock of the mountain consists of mica schists, well shown at the gate of the Notch. At the top, and on the southeast precipitous slope, is the northern end of the Conway granite which once filled the whole valley. A little west of the summit of Mt. Willard a vein of Albany granite about three hundred feet wide has forced its way between the Conway granite and a mass of earthy slates. Because of its heated character it altered the slates, indurating and pervading them with volatile silica and boron trioxide, so that the rock has become a hornstone containing a surplus of silica and very

many minute tourmalins, a mineral consisting partly of boron. The Conway granite on the east side of the vein has not been altered. The granite of the vein exhibits dibexagonal crystals of quartz together with sharply-defined crystals of feldspar immediately adjacent to the walls, but not in the interior, as if the minerals tended to crystallize along the borders of the mass. Following the lower wall along the precipitous southern slope of the mountain overhanging the railroad, one may see an interesting "mixed zone," or breccia, composed of the slates and other previously-existing rocks cemented by the feldspathic paste exuding from the heated stream.

Illustrations of similar and related character can be found adjacent to every one of the granite areas found in the state. Then, the slates in the Saco valley are full of the mineral andalusite which has been developed there because of the proximity of heat. The same appear upon the carriage road up Mt. Washington, upon Mt. Tom, the breezy Pequawket, over near the town of Rochester, upon the masses of Mts. Kearsarge and Monadnock, and in the staurolites of Charlestown, Cornish, Enfield, and other towns in the Connecticut valley. Another case is that of the immense granite veins producing merchantable mica in Grafton, Alexandria, Groton, etc. The action which caused the development of clearest crystals of quartz and feldspar upon Mt. Willard has made the large minerals to accumulate along the sides of these veins, and thus enable the workmen to excavate the "glass" with as little cost as possible. The walls also show many crystals of tourmalin and induration. In the case of the hornblende schist of Hanover the rock is proved to have been an igneous mass only because of the thermal changes on either side occasioned by contact with an intensely heated mass. The granite of Cata-mountain hill, Haverhill, is of a superior quality next to the outside rock.

(2) Foliated granite. If one investigates the structure of all the above cited granite batholites he will find nothing resembling stratification. There may be vertical, inclined, and horizontal seams or joints, but no apparent structure. Visit the great quarries at Concord, Milford, or Fitzwilliam, and it will be discovered that the rock may be quarried in blocks that split

in a uniform direction. The workmen know this feature and cut the rock to required dimensions because of the existence of the "rift," as it is called. Imagine the agency which produced this tendency to split to be continued, and divisional planes will presently become visible, and thus will be produced the schistose structure. The rock will have a grained appearance, the crystals will be arranged with their flat faces parallel to each other, and thus a cleavage is easily afforded. There are quarries in Nashua, Lebanon, etc., where this structure is very evident, to which the term *foliation* has been applied. In general appearance a foliated granite does not differ from gneiss, a schistose rock. All schists are examples of foliation, and the significance of the word is derived from the ability of the rock to be cleaved in one direction.

There are several large granite areas in the state characterized by the presence of foliated planes, particularly near the outside boundaries. Such are the curious porphyritic granites and some protogenes; and these have heretofore been called gneisses, and were supposed to have been originally stratified, but investigation proves that they exhibit the contact phenomena of eruptive masses, and also are filled with "inclusions" or fragments of adjoining rocks. It is not easy to understand how these fragments can be so abundant, except upon the supposition of the presence of an igneous paste. In the report of the Geology of New Hampshire (1878) these porphyritic gneisses were regarded as the fundamental rock of the state; and the other masses, termed Bethlehem gneisses, were regarded as of great age; in fact, it was suggested that these rocks belonged to the Laurentian, the oldest Archean. That suggestion was based upon the fact of the occurrence of these same rocks in typical Archean areas. Since then a different view has arisen—the masses seem to have been erupted through crevices and have disturbed the enclosing Paleozoic strata, as in Cheshire county. Quite naturally the disturbing agency cannot be older than the strata disturbed, and therefore the porphyritic rocks must be later than the Archean. Furthermore the masses of related rocks in typical Archean areas are found to have been erupted in later ages—hence the premises upon which the earlier conclusion was based fails to be available.

It does not follow, however, that there can be no porphyritic granites in the Archean, and it is more than likely that some of these areas in New England may still be referred to that age. The largest of these areas in New Hampshire follows the watershed between the Connecticut and Merrimack river basins and has the anticlinal altitude, flanked by the same lake gneisses upon both sides. Thus it behaves like an older stratified terrane.

The area extending from Waterville to Meredith and thence to Lake Winnipiseogee has the shape of a loop or fishhook. There are no finer displays of the peculiarities of these rocks elsewhere in the state. The Germans call it *Augn-eye-gneiss*, because the large crystals of feldspar, with associated plates of dark mica, give the aspect of eyes staring from the ledges at the passers-by. These feldspars are often what are termed *twin crystals*; they have been divided in the middle, and one part has been rotated half way around the circle; so that each bunch reflects light in two diverse directions.

An important suggestion has been made to show the genetic connection of the eruptive and foliated granites. It is conceived that pressure has been exerted upon each mass. When its amount is comparatively small the rift only has been inclined. When greater, the parts next the borders have been foliated. When greatest, the entire mass has become foliated. This will also explain how some gneisses may have originated. Originally they were granites and the pressure occasioned by elevation has induced a foliated structure scarcely distinguishable from that of gneiss.

A simple experiment will illustrate the origin of a fissile structure. Take bunches of plastic substances like clay, putty, curds, or dough. Scatter through them scaly bits of iron or mica, and subject to pressure. After flattening, the mass will cleave in directions at right angles to the pressure exerted. Furthermore, the scaly minerals may be left out, and the cleavage will still be induced. The original granite is plastic. Pressure will induce the tendency to cleave; at first in seams not visible, and later in foliated planes. Hence pressure is adequate to produce the lines of structure in gneisses and schists which a generation since were generally ascribed to original stratification.

Furthermore it is a confirmatory fact that the foliation in these granites is the most strongly marked near the borders. In making sections across the central area of porphyritic gneiss it was always difficult to find evidences of structure in the center. In the Hanover-Lebanon batholite of protogene there was found to be a difference in mineral constitution between the interior and the borders. The center abounded in porphyritic crystals, the flanks represented the best material for granite imperfectly foliated, and the outside portions were seen to be very schistose. So much concentricity is manifested in all those foliated granite areas that it was mentioned as a marked feature of mineral arrangement in the supposed ancient gneisses. But the doctrine of continued sustained pressure will explain all the phenomena. It also suggests the greater age of the foliated above the ordinary eruptive masses.

(3) Gneiss. The question will next arise, Are the gneisses different from foliated granites? Yes, there is reason to believe that extensive terranes of gneiss exist which were originally sandstones or conglomerates. And for the present it is best to regard the so-called *Lake Gneisses* of the State Report as of sedimentary origin. Our studies into the geology of northern New England have led to the measurement of a series of parallel sections across the states of New Hampshire and Vermont. As the terranes have a general northerly and southerly course these lines cross them at right angles. Pains have been taken to collect numerous specimens to illustrate every variety of rock along these lines, and to arrange them upon shelves in the Butterfield Museum at Dartmouth college, in a manner that will readily exhibit the geographical positions of the several groups, expressed in colored profiles. Upon studying these sections, it appears that several parallel anticlines of gneiss are disposed over the territory of the two states. The most westerly follows the line of the Green Mountains. The next is comparatively limited, running from Halifax to near Windsor, Vt. The third is more extensive, lying upon the Connecticut slope in Cheshire, Grafton, and Coös counties, from the neighborhood of Keene to Milau. Another range lies on the Merrimack slope, expanding greatly

in the Winnipiseogee lake basin. This is the most typical of all the areas—consisting of well-defined massive gneiss, recognized by the presence of numerous segregated veins and the universal degradation of the ledges through glacial action. Another important area enters the state in Mason and underlies Manchester, reaching to Deerfield, if not to Barrington. The thoroughly crystalline character of these rocks is well shown at Manchester, where the material has been used for foundations and buildings. No one can fail to be impressed by the granular structure of this gneiss, as shown in the walls of the City hall. Except in Berlin and Milan this saccharoidal aspect is nowhere better displayed in the state. Sometimes beds of white limestone occur in these beds. The last important range of this gneiss extends from Pelham to Sandown.

The conclusion derived from our studies is, therefore, that the foundation rock in New Hampshire is an ancient gneiss, well planed down by the force of erosion, and disposed in four parallel areas trending east of north. It is the rocky platform upon which all the later sedimentary groups have been laid down, and through which the eruptive granites and traps have been extruded. These gneisses are not rich in minerals or of special interest apart from their general structure.

(4) Hydro-mica schists. This group of rocks was first studied in the adjoining states. A narrow belt commences near Bellows Falls, crops out close to the Connecticut river up to Haverhill, when it rapidly expands in proceeding north, and spreads over most of the state north of Umbagog lake. It is even broader in Quebec and Maine. These rocks are usually of a greenish cast, consisting of sandstone, chlorite schists with intercalated diabases and protogenes. In the New Hampshire report they were called Huronian. Whether they are Huronian or Cambrian, or both, is now a matter of scientific discussion.*

With this Connecticut range is included upon the map the

* The area in the eastern part of Rockingham and Strafford counties adjacent to the seashore represented upon the map as belonging to this group, is so referred as a matter of convenience. These rocks have never been properly studied. Portions of them seem to be of Cambrian age, and other sections correspond to the Merrimack group, which by some late writers is placed considerably higher in the scale.

hard mica schists with fibrolite in the more central portions of the state, or from Alstead to Franconia, which carry most of the enormous veins of coarse granite worked for mica. There are other areas characterized by the presence of the mineral andalusite, as about Mounts Monadnock and Kearsarge, Rochester, etc., which are grouped in this division, also a ferruginous rock in the valley of the Contoocook between Greenfield and Hopkinton.

The expanse above Haverhill has been termed the *Ammonoosuc Mining Field* because of the presence of important veins of copper and gold ore, which have been wrought intermittently during the past thirty years. Patient and persistent effort will undoubtedly reward workers in this field.

(5) Mica schists. More than a fourth part of the area of the state is underlaid by mica schists, upon both sides of the eruptive granites of the White Mountains, over much of Merrimack, Strafford, and Rockingham counties, and parts of Hillsborough and Cheshire. The normal rock is a plain mica schist, where the mica is of the species muscovite prettily disseminated in blotches through the schists. The local terms of *Montalban* and *Rockingham* were applied to these areas in the State Report. The first are best seen in the Presidential range of the White Mountains where the lack of vegetation enables visitors to appreciate the nature of the rocks. The Rockingham schists are notable for their tendency to produce mountains, as Temple, Pack Monadnock, Lyndeborough, and in the towns of Epsom, Pittsfield, Strafford, and Farmington. It is difficult to draw the line between these two kinds of rock. The one seems to be only a variety of the other in an advanced stage of mineral development. It has been suggested that some of these schists are repetitions of the califerous mica schists in a metamorphic condition; and again that same argillitic band may be as late as the carboniferous.

FOSSILIFEROUS ROCKS, MOSTLY SILURIAN.

Our labors in the geological field were abundantly rewarded in 1870, when discoveries were made of silurian corals in Littleton, and the fact duly sent by telegraph to the Dartmouth Scientific Association. The value of the discovery was not

properly appreciated at first; and every year of study tends to increase the fossiliferous at the expense of the crystalline areas. Some other strata are now included in this category, because fossils have been found in them in localities outside of the state limits. Such in particular is the group called calciferous mica schist, whose main development is on the Vermont side of the Connecticut—appearing in our state at Colebrook and Claremont. The fossils found in this terrane are mostly graptolites of the lower Trenton period. The Coös group is related to the calciferous; and possibly the quartzite of this age along the Connecticut river may prove to be the direct continuation of the auriferous conglomerate of the Ammonoosuc mining field.

The most definite fossils belong to the Niagara period of the Upper Silurian. The best locality in Littleton is upon Fitch hill. There are the favosite, cup and chain corals; two trachilopods, a *Pentamerus* and *Leigula*; agasteropod; two trilobites, *Dalmania* and *Lichas*, and others of less consequence. It is interesting to note that these rocks are of the same age with those exposed to view in the Niagara gorge. Our terrane consists of sandstones, slates, and limestone, and is traceable into the adjoining towns. Besides Fitch hill in Littleton, the fossils have been seen near the Lisbon line, on Parker brook, on the Jackson place, Clark's limestone, and upon both sides of Blueberry mountain. A study of the dips indicates that Blueberry mountain is a syndinal with the rocks disposed thus—sandstone at the base, next limestone with slates, coarse conglomerate, and finally upper dark slates of great thickness. Probably the higher strata may prove to be of Devonian age, like some of the related rocks at Bernardston, Mass.

In tracing out the continuations of slates and sandstones, great difficulties are occasioned by the changes in mineral conditions produced by metamorphism. Two illustrations may be seen in Littleton, and the action indicated there may be so much more intense elsewhere that the rock will be hardly recognizable. In following up the hill from the Fitch locality the slates came in contact with an igneous diorite which has altered through contact, the homogeneous rocks into novaculite or honestone. The igneous rock indurated and semi-fused the

slate, as the charged material does not extend many feet away from the boundary. From Parker brook, west of the village cemetery, in proceeding northerly, there has been an infusion of silica into the slates, producing many surfaces of drusy quartz or a general silicification, altering the rocks into a buhrstone, capable of use for milling purposes. Elsewhere there may be seen a growth of the quartz grains in sandstone into crystals. The rounded grains of quartz lying in a siliceous bath attracts particles of silica to itself, which singularly build up crystals upon an amorphous core. In like manner enlargements of feldspar crystals have been observed.

In the whole district there is a large amount of silicified rock termed argillitic schist and Lyman schist in the Report, which may have originated from a slate. Careful analyses have shown a close similarity in the percentages of the several ingredients.

Early statements about the dips of these later rocks near the Connecticut are being modified by recent discoveries—as it appears that the true position was not understood. A vigorous compression has obliterated the lines of stratification and made the planes of cleavage so prominent as to have been mistaken for strata. This accounts for the general absence of fossils, but thus far there has been no modification of the conclusions as to the relative position of the terranes.

The range of slate entering Vermont from Massachusetts, in Guilford, has now been traced past Bellows Falls to connect with the range east of the calciferous, in Claremont, Hanover, and Lyme. Another range of slate, extending from Plainfield across the Connecticut through Hartford and Thetford to Newbury, may be a repetition of the more easterly line. Mica slates are also found to contain staurolites and andalusite crystals, and thus to be allied to some of the mica schists described above. Much further study will therefore be required before the geology of these fossiliferous rocks can be satisfactorily elucidated.

Since writing this sketch it has occurred to me that the andalusite mica schist group as developed in the Monadnock, Kearsarge, and other areas may be a metamorphic representative of an argillite—most likely the equivalent of one of the

Connecticut valley slates. Where those slates have come in contact with granite, large andalusite crystals have been produced and the resultant rock is very like the one in the more eastern areas.

THE ICE AGE.

I have commonly remarked to my classes that some proof of the former presence of the great glacial ice sheet can be recognized in every section of the state, so that those who seek for these evidences cannot fail to find them. The striation of the ledges may have become obliterated, but the general rounding and smoothing will remain with the rough edge in the lee of the movement. Sand plains are but the ice-borne debris washed out from some form of till or moraine, and river terranes may represent ancient flood plains at the time of the melting of the ice.

This is not the place for a lengthy sketch—only the scantiest outline will be stated. The State Report abounds in details.

When geological history was nearly complete the whole state was covered by part of an enormous glacier, supposed to have started from Labrador. It flowed into the valley of the St. Lawrence, and at first pushed southerly through the valleys of Lake Champlain and Hudson river to the sea. Later it completely filled up the St. Lawrence basin and moved southeasterly over the whole of New England, even the highest summits of the White Mountains. The more western portion crowded over the Adirondack region in New York, where the striæ and transported boulders indicate a movement to the southwest. The Champlain-Hudson valley represents the middle line of movement—due south—and the overflow traveled in the divergent southeast and southwest directions. It needs a statement of all these facts to enable us to comprehend the grandeur of the phenomenon—so mighty that we are only beginning to understand it.

The mountainous region of Labrador is less elevated than the White Hills. Why then should this immense ice sheet have been able to move up hill in the two divergent directions? It is possible that the relative elevations may have been different in early times, or else the snowfall accumulated upon the

Labrador highlands in such amount that it became mountains of ice whose summits overtopped the Novanglian eminences, and thus there was a downward slope from the Lawrentides over Mount Washington and thence to the sea. When the time for the melting of the ice had arrived the glacier became so reduced as to be unable to pass the dividing ridge, and then the movement changed, following the slopes of the ground both northerly and southerly—and there were level glaciers down the Ammonoosuc, Connecticut, Androscoggin, Saco, and Merrimack rivers as well as the slopes towards Montreal and Quebec.

Explanations have proved that every peak and coll of the White Mountains have been glaciated in a southeasterly direction, and the summit exhibits blocks of stone that have been carried up hill. Every mountain in the state will show the same fact to be true. Of late we are beginning to discover the terminal moraines of this great ice-sheet, in northeast and southwest lines, across the state or at right angles to the movement. One very far north seems to have extended from the great Androscoggin lakes across to Willoughby in Vermont, many of these bodies of water owing their existence to the damming of the preglacial streams by the moraines. Another line recently traced out, may extend from the valley on the north side of Mt. Adams, through the upper part of Israel's river, past Quebec junction, Whitefield, Bethlehem junction and Littleton. Deep valleys have been filled near the height of land on the railroad between Littleton and Whitefield. A third marked line extends from Conway past Tamworth to Sandwich, the wash from which has produced the sand plains of Madison, Tamworth, and Ossipee. Still another moraine blocked up the drainage from Winnipiseogee lake through the Cocheco valley, so that the water is now compelled to move seaward down the Merrimack instead of the Piscataquis.

Of course the animals and plants that flourished in those icy times must have been like those living to-day in Greenland. Above the level of 4,000 feet above the sea among the White Mountains, there are fifty species of plants and a large number of insects identical with those now living in Labrador and Greenland, but not now found below this altitude. The con-

ditions are favorable to the continued existence of these organisms and therefore they still survive. The area is sometimes compared to a prison. The insects are like convicts. They may come to the doors and windows of their habitation and look out, but cannot survive in the regions outside. These areas are true relicts of the glacial age.

THE ECONOMICAL USE OF FERTILIZERS.

BY PROF. F. W. MORSE.

At first thought, the subject of fertilizers seems a hackneyed one, of which little new can be said ; but no subject connected with the art of agriculture should be considered hackneyed, although it may be discussed in a manner lacking in originality. I make no claim that my treatment of the topic to-day bears any evidence of originality ; on the contrary, I hope that many in the audience before me have had experiences which corroborate the statements that I am to make.

To use fertilizers economically one must always use them in accordance with the laws governing the growth of plants ; plants must have heat, light, air, water and food ; just the right amount of each, neither too little nor too much of any one thing. Failure to follow these conditions means either a stunted or a diseased plant, and waste of material.

To be sure we cannot control the seasons ; we must take the sunshine and the clouds, the frost and the drought as each comes. But we can modify their effects a little in some cases, in others much, and we must adapt our crops to those conditions that are beyond our power to mitigate. We must learn the relation which each of these great natural powers bears to the plant that we wish to grow. For illustration, let me speak of a farmer, who told me a short time ago that he had set out a hundred peach trees ; but that his farm was so situated that it was exposed to early fall and late spring frosts, and he was afraid that they might fail. Did that man expect to be able to modify the climate of his farm ? Evidently not, because he feared his crop would be a failure. Then why did he go against nature, knowing that his conditions of heat and moisture were ill suited to his crop, instead of raising a crop that would be indifferent to frosts, or one that could be developed in a short growing time ?

Dr. Sturtevant attempted to grow 200 bushels of corn on an acre of ground ; but was obliged to conclude that there was not sunlight enough in our New England summer to permit such a development of the plant as would be needed for such a production of leaf and stem and ear. Since then such a

crop has been obtained in South Carolina, where the hot season is some weeks longer.

To the laws of heat and light we must conform in our selection of crops, because we cannot modify their conditions without great expense.

In our field culture, the supply of air is regulated simultaneously with the regulation of the moisture conditions. Two bodies cannot occupy the same space at the same time, and our soils hold in their pores air and water, so that too little air would mean too much water unless the soil were so dense that neither could penetrate it, in which case, plants would have little show of existence.

Moisture or water is a condition of plant growth that should receive as much attention from the farmer as the fertilizers.

When we think of the seasons of the past five years with their alternations of moisture and drought, we cannot fail to realize the value of water in crop production.

Moisture we can control in great measure, and we must conform to it, where we cannot regulate it.

Tillage and drainage do wonders in the improvement of moisture conditions.

We should not think of moisture merely in its relation to the plant; but also in its relation to fertilizers, because the amount of water in a soil has an important influence on the fertilizer to be used.

All the food which plants take up from the soil is absorbed only when dissolved in water. A scanty water supply means to the plant not only thirst but starvation. The more water there is in the soil, the more of its fertilizing constituents will there be dissolved and placed at the disposal of the crop. I have seen fields which, after years of continuous cropping, have had their crops increased by a ton of hay to the acre, by a wet season like the one just past. That extra ton of hay was not made up of water; there were potash and phosphates and lime in that hay, which had been dissolved out of the soil by the abundance of moisture.

In times of drought fertilizers must be readily soluble to be most effective; but in seasons of copious rains the less soluble forms seem equally effective with the others.

The amount of water needed by different crops varies considerably and is dependent upon the number of plants per acre, the amount of leaves and the extent to which their roots spread through the soil. These conditions have received too little attention; but more knowledge is being gained every day. Plants also require more water at some stages of growth than at others; the greatest amount being needed from the formation of the buds to the filling out of the fruit. This is the period of greatest activity in building new cells and transferring material from leaves and stem to flowers and fruit.

A shortage of water at this stage of growth cannot be remedied later, and is little modified by an abundance earlier, because plants conform to their surroundings. The rapid shrinkage in size of ripe strawberries in a summer drought is a common illustration of the effect of this law, and the high price of corn this winter is a forcible one.

While heat and sunlight must be considered in order that our crops may be adapted to the existing conditions, we should use every effort to modify and control our supply of soil moisture, even to the extent of adding to it by irrigation whenever it can be done at a profit.

If the relation between water and fertility will only be kept in mind, hoeing will not be looked upon as drudgery caused by the growth of weeds; but as a saving in cash outlay for feeding stuffs and chemicals.

To get a knowledge of the conditions governing the application of fertilizers to our crops, in order to conform to them in our general farm practice, we can do no better than to study the effect of different fertilizers on a given crop. To do this requires that trials shall be made through successive seasons and on a variety of soils, in order that we may determine the actual results due to the fertilizer, after eliminating those due to temperature and sunlight, air and moisture. Such average results, to be of value, must have few exceptions, since exceptions mean special cases.

To reach such results requires time because we cannot shorten the seasons on the one hand nor extend them on the other. We, experiment station workers, are followed implicitly by some, and not at all by others. I do not know which class

achieves the greater success or suffers the worse failure. But I do hold that the really successful practical man and the safe investigator have traits in common. Both are keen observers and clear reasoners. They do not jump at conclusions; but are quick to see the relations between facts and to note details which escape the majority of men. Practical men often scorn theories; but it is no more theoretical to plan out a method of fertilizing the soil after an extensive series of careful experiments than it is to buy a wood lot after several years experience in cutting lumber.

Our experiment stations have now been established for periods of time ranging between twelve and twenty-five years.

Systematic field experiments with fertilizers have been carried on at some of them for ten or more successive years. At others, coöperative experiments with fertilizers have been tried on numerous farms. Such a multiplication of results, under different conditions of heat and sunlight and moisture, is worth analyzing to see if any general result can be obtained from the series.

The first fact that should be noticed in any system of fertilizer experiments, is the capacity of the soil to produce crops without manure. It is an exceedingly barren field that will not produce something without the application of fertilizer. This yield, as I have said, is affected by the variations in moisture, and as a rule, more proportionally than on a well-fertilized field, since the solubility of the soil constituents is usually much less than that of the fertilizer ingredients.

In coöperative experiments on thirty-one different farms in this state and in Massachusetts, the yield of corn per acre on unmanured land has ranged from five bushels to sixty-seven bushels. These figures are extremes, however, and the more common yield has been from twenty to thirty-five bushels.

The poorest soils and the richest soils were in general unprofitable, the former on account of their low yields even with fertilizers, and the latter because of the comparatively small increase due to fertilizers. Such a series of facts shows us that poor soils may need something besides fertilizers. In short, they need building over, by tillage and the addition of humus. On the other hand, we can see that it may be unprofitable in

general farm practice to add manure to a field that is capable of producing more than an average crop without it.

Another fact that stands out in these coöperative experiments, numbering in all forty-two, principally corn, but also including potatoes and oats, is the common failure of any single fertilizer constituent to produce a profitable increase. Potash was the element which made the best effects as a single fertilizer; but the three elements, nitrogen, phosphoric acid, and potash together, almost invariably produced the maximum results.

As a result of these forty-two experiments scattered over New Hampshire and Massachusetts, and corroborated by numerous station tests and the testimonials of practical farmers, I believe that in general, if we use chemicals alone, it is best to apply a mixture that will add to the acre about thirty pounds of nitrogen, fifty to fifty-five pounds of available phosphoric acid, and seventy-five pounds of potash. This means about one thousand pounds of high grade mixed fertilizer, which usually carries with it an excess of phosphates.

The following high grade chemicals will give it in a weight of eight hundred pounds:

- 50 pounds nitrate soda.
- 50 pounds sulphate ammonia.
- 150 pounds dried blood.
- 400 pounds acid phosphate.
- 150 pounds muriate potash.

The nitrogen is in the most available forms for continuous action, the phosphate and potash are of the best materials, and the total cost is about \$13, plus the freight.

It ought to be needless to say that there appears to be no justification in the results of experiments for the fertilizer with one to two per cent. of nitrogen, eight to ten per cent. of available phosphoric acid, and two per cent. of potash, which is still so common in our list of fertilizers sold in the state. The manufacturers, however, have placed on our market this year an unusually large number of brands containing over five per cent. of potash, which is more in accord with the needs of our crops.

These numerous experiments showed another important

result. Sometimes the chemicals and sometimes the stable manure produced the largest crop, although the manure, at the rate of five cords per acre, contained on the average four times as much nitrogen, and one and one half times as much phosphoric acid and potash as was contained in the chemicals, and theoretically should have produced the greatest yield every time. The best results with stable manure were obtained with lots which showed more than an average proportion of potash.

Now, in general, stable manure is low in potash because a large proportion of that material in the food is dissolved by the digestive organs and excreted in the urine. It is consequently often lost by lack of absorbents in the stable or by leaching from manure piles exposed to the weather.

At the market price of chemicals, and a valuation of \$3.00 to \$5.00 per cord for the manure, the chemicals almost invariably gave the most profitable returns in the value of the single crop.

These facts, viz., the excessive amount of nitrogen in manure and the cost of manure compared with that of chemicals when applied to hoed crops, has led to trials with reduced quantities of manure supplemented by potash salts. If we can save a cord of manure worth \$5.00, and by adding a bag of muriate of potash, costing one half that, get a greater yield of corn, we shall be using fertilizers with more economy. Several successive experiments at the Massachusetts experiment station have produced just such results. The advantage of chemicals over manure for grain crops in a judicious rotation has also been shown in another series of experiments planned in a different way from those which we have been discussing.

Continuous experiments for ten years have been conducted at the Ohio and Indiana experiment stations. Plots have been fertilized continually; in the one case with the average quantity of chemicals, and in the other, with stable manure containing as nearly as possible equivalent quantities of the three important fertilizer constituents. Crops have been grown in a rotation consisting of corn and wheat and grass. The grain crops got the most benefit from the chemicals, while the grass did better on the plots receiving stable manure.

On another set of plots the same crop was grown continuously, with the result that neither manure nor chemicals could maintain the yield at a uniform rate year after year for ten years, or scarcely five. Neither was there as much of the applied fertility recovered in the crop grown continuously on the same plots as there was in the succession of crops. In some cases at least one third of the fertility was wasted by trying to grow the same crop year after year on the same ground. On the other hand, in the rotation experiments, when clover was used as one of the hay crops, more nitrogen was recovered in the total amount of crop obtained in five years than had been added during that period in the fertilizers.

Now we have here a series of facts which harmonize with each other although obtained from different sources.

The differences between the effects of manure and chemicals, the trials with a combination of the two, and the comparative results of rotation and continuous cropping, show us that for the economical use of fertilizers we must use both manures and chemicals and also a rotation of crops. The rotation should, if possible, include clover, or some similar plant, as one of the succession.

To carry out this plan perfectly requires us to study our manure piles, that losses may not take place there, losses that are imperceptible to the eye, but which have been shown by the aid of chemistry and bacteriology.

The conditions of growth required by the different crops in a given rotation must also be learned, and the probable adaptability of them to our individual fields. Clover, for instance, with its deep tap roots, requires a moister soil than corn with its widespreading surface roots. It is a difficult problem to cultivate a leguminous plant in any rotation on light land susceptible to short droughts. On the strong clay soil of our college farm clover is pretty sure to start sooner or later in almost every season, now that the soil has been well plowed and enriched with potash-bearing fertilizers to reënforce the store of natural potash in the soil.

Our light, easily-dried soils must either be made over by repeated applications of manure, muck, and rye for the sake

of increasing the vegetable matter, which holds water like a sponge, or crops must be selected which can produce profitable returns under the existing conditions. The addition of the constituents of fertilizers is not enough, as shown in the coöperative experiments on lands of little productive capacity.

Besides the general system of fertilization which I have been discussing, I wish to call attention for a moment to certain special uses of fertilizers, which are founded on careful scientific observations and also on practical trials on market crops. It is the use of soluble chemicals in developing crops by applying them in the form of top-dressing.

If there appears to be a deficient growth of a crop owing to the lack of available food, as in the case of drought or insufficient manure, much benefit may frequently be derived from a small application of nitrate of soda, acid phosphate, and muriate of potash. If any one of them is used alone, the user should feel sure that there is a plenty of the other substances already in the soil. For grass, an application of such salts should be made early in the spring, before the soil has begun to dry out much. One hundred pounds of nitrate, with fifty pounds each of phosphate and muriate, will be especially beneficial if later there comes on a drought.

On vegetables, where the ground is well supplied with fertilizer or manure in the usual form, repeated experiments have shown the value of a hundred weight of nitrate of soda per acre, applied just before or early in the blossoming season, in stimulating both earliness and yield, probably because the nitrate is especially needed for new cells at this stage of great activity in the plant. If applied too early, it might, and probably would, cause a development of leaf and stem, or a "running to vines," especially if there was an abundance of potash. This treatment has proven especially valuable on tomatoes.

I will briefly sum up, in closing, the principal facts which lie at the basis of an economical use of fertilizers.

The laws governing the growth of plants must be studied and obeyed.

One crop grown continuously on the same field is wasteful of fertilizer, but a rotation of crops is economical, since nearly all of the manurial constituents may be recovered.

The most economical use of fertilizers is to combine stable manure and chemicals in a rotation of crops, which should, if possible, include clover or other legumes in the series.

Soil moisture and fertilizers are intimately related because of the solubility of the latter in the former, and therefore economy in fertilization can be reached only by thorough tillage and conservation of the water.

Our state is above the average of the United States in the value of its agricultural products per individual worker, but we are surpassed by many states, several of which can produce larger quantities per man, owing to fertile soil and the use of machinery. Our system of small farms prevents much increase in the use of machinery, and so lessening the number of workers. But it is far better to so skilfully handle our soil and so thoroughly study our conditions that we can increase our value per man and also increase the workers.

SOME THOUGHTS ABOUT OUR FORESTS.

BY PROF. JOHN DUNCAN QUACKENBOS.

Every one having at heart the welfare of New Hampshire must have followed with absorbing interest the discussion of measures lately suggested for the preservation of her forests. The impending desolation of the White Mountain timber lands has aroused the indignation of thousands of Americans. The Waterville region, which feeds the romantic Mad river, is similarly threatened, and a railroad is slowly pushing toward the base of Mt. Osceola and of Sandwich Dome, whose rich growth has fired the greed of the speculator and the manufacturer. Sooner or later the lumberman's axe must desolate also the great northern forest belt stretching from Colebrook to the borders of Canada and Maine. There would seem to be no method of staying the destruction other than the purchase by the state, or by the national government, of all the menaced territory; but the people of New Hampshire have not yet been brought to realize the significance of denudation, and are treating the forestry question with characteristic conservatism. Could they but be impressed with the belief (1) that the destruction of their forests implies a crippling of the state's most valuable industry, viz., the entertainment of summer guests, who now spend annually in New Hampshire about ten millions of dollars, and (2) that all the evils of diminished and irregularly dispensed water supply to the natural river channels must inevitably follow the loss of the forest covers, seriously hampering the manufacturing interests, they would demand legislative action looking to a scientific administration of the imperiled districts.

WHAT IS DOING AND WHAT CAN BE DONE.

The Society for the Protection of New Hampshire Forests, of which I have the honor to be a vice-president-at-large, has been organized, not only in the hope of rousing our people to a sense of the importance of the present crisis, and of interesting the visiting population, but also for the purpose of giving practical instruction to farm-holders and owners of timber

lands. At a recent meeting of the executive committee of this society, of which ex-Governor Rollins is president, and Secretary Hay, Byron Chandler, Arthur Fuller of Exeter. Winston Churchill, Allen Chamberlain, with many other men of national reputation, are vice-presidents, it was decided to employ a practical graduate forester, at a salary of \$1,000 per year, to give lectures throughout the state, and also visit lumbermen and others owning pieces of timber, for the purpose of instructing them how to cut most economically. This man is to be at the call of our farmers and lumbermen free of expense, and the Boston & Maine Railroad has agreed to furnish him transportation. Thus there is a chance that scattered masses of forests may be kept standing, while a generous annual forest crop is guaranteed to their owners.

Mr. Bachelder's success in selling the abandoned New Hampshire farms for summer residences (and Mr. Bachelder is a member of the executive committee of our society) must depend largely on the integrity of the forests. It has been found that two distinct classes of purchasers apply for deserted farms—the local speculators in lumber, who buy at low prices and saw the trees into boards, and city visitors, who pay munificently for this kind of property, and not only care for the standing timber, but apply themselves enthusiastically to the afforestation of waste lands. Mr. Bachelder has already been instrumental in disposing of about one thousand farms to buyers of the second class. Moreover, large tracts have recently passed into the safe hands of wealthy investors, there being in the central part of the state, owing to the decline of agricultural interests, hundreds of square miles more of forest-covered area than in 1850. This is especially true of the Sunapee region, where Mr. Corbin alone rescued from the chance of destruction some 25,000 acres of magnificent forest lands. Colonel John Hay, on the opposite shore of Sunapee lake, has given a long lease of life to another valuable tract; I have some four hundred acres of my own largely growing to forests; and many others, not natives of the state, have bought property in the vicinity, to keep the trees standing. On the neighboring slopes of Kearsarge, white pines acquire a diameter of more than two feet in fifty years; in the Adirondacks, under

most favorable conditions, it requires one hundred and twenty-five years for these trees to attain similar proportions. In half a life time at Sunapee one may raise a mighty forest on a denuded area. This region is one of several isolated pine and balsam grown sections, in which the tourist, when driven from the denuded White Mountain district, may still find the rest and health which evergreen forests confer. May the lovers of New Hampshire air and scenery purchase summer homes in our state and let the forests grow.

Large farms, with the buildings standing, may still be bought from \$600 to \$3,000, according to the location. The secretary of the State Board of Agriculture will mail to any one upon application a pamphlet on the lakes of New Hampshire, with a list of the farms for sale in the vicinity of each. Whoever buys one of these farms and saves its wood lot from the axe will, while receiving full value for the money invested, be a contributor toward the reforestation of a region that for attractiveness is without superior. Let the thousands of Americans who have a personal interest in the welfare of New Hampshire judiciously invest a small sum each in the enchanting central section of the state, and not only will the permanence of the forest be guaranteed, but a vast park will eventually take form, occupying some 2,000 square miles, and containing Lakes Winnipiseogee, Squam, Ossipee, Newfound, and Sunapee, settled and improved by refined people, affording through its mountain ranges a variety of altitudes from 500 to 3,000 feet, adapted climatically to every constitution, and full of interest throughout to the geologist, the botanist, and the naturalist.

A WORD OF CAUTION AND ADVICE.

And now a word to the thoughtless city people out for a vacation, who mutilate the white birches, those "fairies of the wood," as the red men called them, which grace our roadsides and lake margins. You will note them everywhere, disfigured by ruthless hands. The response often made to one's kindness in throwing open his place for the pleasure of visitors, is this wanton destruction of his property. It is as inexcusable, as immoral, as the maiming of one's cattle or the appropriation

of his silver spoons. New Hampshire has excellent laws for the punishment of such vandalism. The penalty for injuring any tree to an extent less than \$15, is a fine of \$20 or 60 days in jail, or both; for injury over \$15, it is \$100 fine or a year in jail, or both. I urge you all to do your part toward creating a public sentiment against all desecrators of our forest beauty.

And then the cutting of our roadside trees, the trees that marry their branches overhead for miles. Surely the towns that profit so much by summer visitors can afford to purchase these border strips and keep intact the foliage that shades the traveler and delights him with its dancing sun-images. It is largely on account of her forest and romantic mountain roads that the wealth, intellect, and refinement of the country have so largely crystalized about the summer resorts of New Hampshire. Hence it would be a policy most suicidal to neglect so simple a means of pleasing and retaining this desirable element, as the little care and expense involved in caring for the shade of our roads. The highest interest the farmer can obtain for the value of his timber is the money so freely given by his summer boarders. The greatest source of prosperity to our non-manufacturing towns lies in the charm of their roads and village streets, their well-timbered slopes and lake shores. The majestic pines, the stately elms, the restful maples, the rugged spruces, are an attraction to the worn-out city worker, a stimulant to the exhausted brain and nervous system. Spare the trees, which *standing* are so excellent an investment to the individual and to the state, and which play so divine a part in the physical, mental, and even spiritual elevation of mankind.

FORESTS AS SANITARY FACTORS.

But there is a more serious aspect to the question. Standing forests are sanitary factors. The reduction of forest covered area disturbs natural conditions and so bears a distinct relation to the increase and spread of disease.

Permit me to ask your attention briefly then

1. To Forests as Climate Makers and Modifiers.
2. To Forests in their Relation to the Fall and Distribution of Rain.

3. To Forests as Reservoirs of Pure Air.

4. To the Psychic Influence of Forests.

1. By climate is meant the state of the atmosphere in regard to the conditions that make it favorable to human welfare. The most important of these are the temperature of the air, the amount of moisture the air contains, and the character of the winds.

The temperature of the air in and immediately about a forest is lower in summer and higher in winter than that of the neighboring open. A piece of woodland, therefore, tends to cool the surrounding country during the hot months, and to warm it when winter cold prevails. Moreover, not only are trees in themselves slow to absorb heat and slow to part with it, but their foliage intercepts the rays of the sun by day, thus keeping the subjacent air from being rapidly warmed, and interferes similarly with heat radiation by night. As the air receives its temperature partly by direct radiation from the sun, and partly by return from the earth, a forest is cooler during the hours of sunshine and warmer by night than a treeless area. Cleared land absorbs and gives out heat rapidly; hence the fluctuations over a deforested region are wide, and thus favorable to the induction of pulmonary and enteric diseases that arise from sudden chilling of the body. Besides, since the open fields are hotter by day and colder at night than adjacent forests, a wholesome circulation of air is induced, the current setting outward from the forests during the day and towards the forest after sunset, in conformity to the same principle which explains the phenomenon of land and sea breezes. The hotter the summer, the more salutary is this effect. Thus the action of forests is clearly in the line of inhibiting sudden changes of temperature, and so they render the climate more equable. Whatever modifies the extremes of heat and cold is an influence in the interest of public health. This forests most conspicuously do, contributing further to the salubrity of a given region through their reduced soil temperature in summer; the difference between the maximum of summer soil temperature in the forest and in the open has been observed to reach fourteen degrees Fahrenheit. The denser the foliage of the trees that compose it, the greater the in-

fluence of the forest in regulating the general soil temperature. The common spruce is the most important actor in this drama—the spruce that has become the prey of the pulp mill, that curse of every community it invades, in that it offers inducements to the farmer to market this tree that is so precious a sanitary factor, in that it employs no labor, and defiles with its filthy refuse every water course in the state.

The atmosphere always contains a variable amount of vapor. The warmer the air, the greater its capacity for carrying this vapor, and the greater its absorbent power for heat. A layer of air heavily charged with moisture serves as a screen to intercept terrestrial radiation; whereas, a low degree of humidity means active radiation of solar energy, chilling falls of temperature at night, and a wide daily fluctuation. Hence, when the atmosphere contains an average amount of vapor, the daily range of temperature is not so varied. The uniform humidity of forest air, especially spruce forest air, conditioned by a nicely regulated transpiration and evaporation from the leaves and forest floor, and necessary besides to the extraction from the air by the trees of the gaseous products on which they subsist, insures a measurably equable climate in the vicinity of our great wooded areas.

Once more, forests prevent sudden and extreme changes of weather by acting as wind-breaks. They are mechanical obstacles to the progress of storms and tornadoes, which spend their fury in traversing forest-covered regions. The immunity of wooded districts from disastrous hail and thunder storms (trees are electrical conductors) is proverbial, as is also the stable condition of the atmosphere on their lee sides.

FORESTS IN THEIR RELATION TO THE FALL AND DISTRIBUTION OF RAIN.

Do forests create rain? Facts are not absolutely convincing here. Change of rainfall coincident with change of forest conditions is not necessarily a result of the latter, for there are great cosmic influences working to modify rainfall that science as yet ill understands. Anything, however, that intercepts moisture-laden currents of air, or determines the mixture of currents of air differing in temperature, favors precipitation.

Forests do both; they are the natural condensers of atmospheric vapor. The cause of rain is the cooling of a volume of damp air. The vapor of a warm current wafted over a forest and striking the overhanging, cold, moist air stratum and the cooler trees, is likely to condense and be precipitated in a local shower. And, vice versa, a current colder than the moist stratum above a forest causes condensation of the vapor in that stratum, and precipitation of rain is the result. In either case, saturated air is cooled dynamically. As Professor Ferrow has shown:

“While the forest may not everywhere increase precipitation over its own area and near it, yet the presumption is that large systems of forest growth over extensive areas alternating with open fields may establish sufficient differences in temperature and moisture conditions and in air currents to modify, if not in quantity yet in timely and local distribution, the fall of rain.”

For the aqueous vapor from a forest may be transported for a considerable distance before its temperature is reduced to the dew point and precipitation occurs. And the effect of such precipitation of rain on climate, and hence on the health of the community, must be well known to all. A climate can never be critically cold where the number of rainy days during the year is large. Although the question of forest influence on rainfall is far from being satisfactorily disentangled, it seems to be established that at high altitudes—by reason of their lower temperature, greater relative humidity, and the mechanical obstruction they offer to air currents—extensive forest areas do conspicuously augment the local precipitation. The lesson may well be applied to the White Mountain region.

But whatever the effect of forest cover on the quantity of rain that is precipitated, the experience of observers in all parts of the world attests the action of forests as conservators of the fallen rain and melted snows, and as retarders of the waterflow. Forests are the cisterns in which Nature stores the water fed by her hand so uniformly and lavishly to the springs and streams. Their importance as preservers of an abundant supply and promoters of an even distribution of water, cannot be overestimated from the sanitary as well as the agricultural

and manufacturing standpoint. In forest districts, four fifths of the water that falls is treasured up; on cleared areas, four fifths is wasted, first through unchecked evaporation, and secondly through rapid run off. The low temperature and high relative humidity of forest air antagonize evaporation, which is further held in check by the overhanging foliage and the protection afforded by the crowns and tree trunks against dessicating winds. The soil evaporation beneath a dense forest shade is only one half what it is from uncovered soil, and the whole quantity of water dissipated in this way may be five or six times as great in the open. Prevention of evaporation alone renders the forest a phenomenal reservoir of moisture. The water remains where it falls. Springs that would disappear were the forest removed, and streams that would dwindle to stony channels in the sun, preserve a perennial flow.

Another conservative action is to be found in the soil covering a forest floor, which is kept porous under the shade, and so capable of imbibing and retaining moisture as well as of retarding the flow of rain and melting snows. By storing up the water in the spongy soil about their roots, and mechanically keeping it back while protecting it by their leaves from evaporation, forest trees tend to distribute it gradually and uniformly in the natural conduits. In a denuded region, the waterflow is irregularly dispensed, rushing periodically in torrents to the valleys, swelling the streams to dangerous proportions, and carrying off soil in generous measure to the sea. Reckless denudation of mountain slopes, whose forests retained and equally distributed the rainfall, is accepted as the cause of Indian and Chinese famines. Let the forest grow up again, and the springs reappear, and the rivers resume their normal regular flow.

Who does not know that the White Mountain region, with its forest covering and unfailing springs, gives birth and permanent nurture to the Saco, the Androscoggin, the Merrimack, and the Connecticut, which turn more machinery than any other four rivers of their size in the world? Who does not know that if the vast forests of the White Hills are cut, these rivers must cease to turn wheels during a large portion of the

year? But this is not all. The public health is menaced by freshets on the one side and subsidence on the other. Fluctuations in the level of running rivers and of subsoil waters (noticeable in the changing depth of wells) are a fruitful source of sickness. High streams reach out to objectionable drainage and become polluted, not infrequently with typhoid poison; hence the danger of freshets after a prolonged drought. The drying of overflowed lowlands implies superior conditions for the development of malarial fevers which prevail in seasons of extreme low water. You will not expect me to retail scientifically false and out-of-date views regarding the influence of forests as preventives of malaria. In those places where trees have been cut, malaria has not increased, nor has it been stamped out unless the ground has been given up to cultivation. On the other hand, I can find no well-attested example of a diminution of malarial disease through the planting of trees. Intensely malarious districts in the neighborhood of Rome are the site of magnificent pine woods to-day. Exposed river bottoms and edges of low water are unhealthy, not because they directly induce malarial infection, but because through their miasms they lower vitality, and so make the system less resistant to inroads of the bacteria and protozoa that constitute disease germs. They give opportunity through the pools and puddles left by the receding water for the breeding of disease—disseminating insects. There is no more incontestably established scientific fact than that malaria is conveyed by mosquitoes. The *modus inficiendi* is as follows:

A mosquito of the anopheles type (a native of New Hampshire, by the way), bites an infected person, sucking into its body with the blood the malarial organism, an animal parasite known as plasmodium. In the stomach of the mosquito during the next seven days this organism develops, penetrates into the salivary duct and the proboscis, and is thus transferred in a specially virulent form to the blood of the next person bitten. Here it lives on the coloring of the red corpuscle, and reproduces its kind by sporulation, contemporaneous with which is the malarial cycle of chill, fever, and sweat. Quinine poisons the protoplasm of the offending parasite. In that forests promote a continuous flow of water at a constant level

through settled districts, they tend to limit the spread of malarial disease by restricting the habitat of the larvæ and nymphæ of malarial mosquitoes. Moreover, mosquitoes live and breed only in still or almost stagnant water. Whatever then serves to keep water in motion is a hygienic factor above all price, and this do forests, Nature's chief instruments of hydraulic sanitation. The interests of the manufacturer and the health seeker, neither of whom wants all his water at once or wants it stagnant, are here identical.

3. FORESTS AS RESERVOIRS OF PURE AIR.

Forest air is relatively pure air. The rank-scenting ozones and balsamic aromas, Nature's great purifiers; the volatilized oleo-resins of the evergreen trees, with their admitted therapeutic value in pulmonary disease; the plant-humidity, charged in its passage to transpiration through the leaves and green shoots with antiseptic and other principles healing to lung, enriching to blood, recuperative to exhausted nerve organs; the exhilarating quality of the forest air, at once invigorating, soothing, appetizing, soporific, and generally inductive of that rapid interchange of tissue that constitutes health, first of body and then of mind—have long made the New Hampshire forest region the Mecca of consumptives, anæmics, nervous invalids, hay-fever patients, and sufferers from malarial and other cachexia. Nutrition is immediately improved. But the air from forests is more than a mere wholesome gaseous food. It contains no dust, and is practically free from micro-organisms. The dust suspended in ordinary air—composed of spores, bacteria, moulds, diatoms, pulverized earth from the roads and soil, soot, dried debris, and excrement—is a prolific cause of eye and throat affections, and when breathed into the lungs sets up an irritation of the air cells favorable to the reception and growth of the tubercle bacillus, the source of pulmonary consumption. It has been estimated (by Dr. Atkin) that every cubic inch of air in the living room of a city house carries thirty million such dust particles, in a city street three million, in the open country only two thousand, and infinitely fewer in the heart of a forest. Here the soil, temperature, and moisture conditions are incompatible with free bacterial devel-

opment; there is no organic matter in the air for pathogenic germs to thrive upon, and comparatively little wind to waft them from place to place. Careful investigation shows bacteria to be from twenty-three to twenty-eight times less abundant in forest than in open country air. Thus forests tend to prevent the inception and check the movements of epidemics; they determine a measurable immunity from disease, and in the light of these facts, no one can question their sanitary significance.

The three hundred thousand summer visitors who come among us every year to renew their physical and mental energies, come because of the life the New Hampshire forests put into the air, and the air puts into them.

Amid the exaggerated demands made upon the physical constitution of the human race by prevailing social and business conditions, it has come to be recognized that the prolonged existence of man on the earth is contingent upon his betterment in power of physical resistance and capacity for eager and violent progression. Municipal departments, backed by popular interest, are contributing to the maintenance and improvement of physical standards in our cities through the public parks, which, if sanitary requirements are fully met, should cover twenty-five per cent. of the town areas. Surely, it is time that public concern should centre in a vastly more important, because more widely reaching, instrumentality for the preservation of high grade sanitary conditions, viz., the forest cover that remains to us on these New Hampshire mountains which none, not even owners, have a moral right unadvisedly to destroy, when such destruction jeopardizes the health of existing communities, both urban and rural, as well as of generations yet to be.

4. PSYCHIC INFLUENCE OF FORESTS.

But there is another way in which forests influence the physical health of those who sojourn among them for a season—impression of the æsthetic and the moral sensibility. Life beneath the branch breaks the shackles of mental tension, frees from depression, agreeably diverts the self-centered mind, and through inspiration of the subliminal personality accentuates the various automatic procedures that condition fulfilment of

vital functions, and hence of cell nutrition first, and of moral purpose thereafter. I hold the fascination of the forest to be a sanitary factor paramount. I speak of the tranquilizing power of the cathedral groves in which song and white-throated sparrow, blue-headed and red-eyed vireo, bay-winged bunting, hermit thrush and winter wren, voluptuous minstrel, make music such as art knows not. I speak of the charm that lures to æsthetic passiveness, that proclaims the divine principle of leisure, that urges the following after nothing for a while, that invites the submergence of the objective life in the rest and reverie of the forest with its accompanying development of singular powers of mental, moral, and spiritual expression—the hours devoted to communion with Nature, gazing through interlacing branches into the simpleness of the sky. The aspect of the forest is picturesque, that is, wildly free, and its effect on the imagination is correspondingly animating. Mere beauty is sedative; but here the environment not only inclines to repose of mind, but stimulates as well. Such stimulation the mentally weary require; and hence it is that the jaded brain and woe-tied heart alike discover among the forests and mountains of the Granite state a solace as grateful as it seems inexplicable. These forests stand, too, as an inspiration to high resolve and noble endeavor. There is a savage ruggedness in the granite ledges crested with sombre spruce, an inspiring ancientness enthroned on the levin-scarred peaks that push above the pines, quickening the perceptions, unfettering thought, elevating and transporting the soul. There is a by-gone sweetness about the wildwood roads carpeted with pine needles and shaded by resinous boughs, mayhap flanked by crumbling walls or ampelopsis-muffled ruins, all fast becoming part of the wild nature around them—silent thoroughfares, blossom-painted lanes, that whilom were pressed by busy feet and rang with merry laughter. There is a weird beauty tinted with sadness that breathes from the forest-hidden hamlets of the dead, where early settlers sleep—from the lichen-blurred gravestones of black slate crouching from human sight amid unwithering clumps of immortelle—an “awful loveliness” as Shelly read it, the record of that “wakening to truth from life’s unquiet dream.”

Fortunate are they whose leisure permits them to tarry through the dreamy Indian summer of October, and watch the flush of autumn deepen over these forests. The climate is then at its best. The days, if ever, are perfect. The hillsides, ablaze with crimson and gold, mirror their glories in the motionless lakes. The sun is wont to go to glade amid purple pomp or throned in pillared clouds of flame; and a rosy lilac after-glow gives mysterious lustre to the twilight hour between sundown and moon dawn. The rose gleam lingers in the gloaming and fades to amethystine gray, until the soul is spelled with all the witchery of wood-glooms.

Bold were he who would venture amid the solitude of the forest, to give material expression to what Wordsworth so poetically apprehends in "Tintern Abbey" as

"A presence that disturbs me with the joy
Of elevated thoughts; a sense sublime
Of something far more deeply interfused,
Whose dwelling is the light of setting suns,
And the round ocean and the living air,
And the blue sky, and in the mind of man:
A motion and a spirit, that impels
All thinking things, all objects of all thought,
And rolls through all things. Therefore I am still
A lover of the meadows and the woods,
And mountains, and of all that we behold
From this green earth—well pleased to recognize
In nature and the language of the sense,
The anchor of my purest thoughts, the nurse,
The guide, the guardian of my heart, and soul
Of all my moral being.

ROAD MATERIALS.

BY PROF. J. W. VOTEY.

In studying the conditions bearing on the question of the improvement of the highways running through the country districts, one is led to regard the improvements that are needed as of three classes in this order of importance: First, the improvement of the drainage system; second, the reduction of grades; and third, the introduction of more durable road material—the complete improvement of a road involving attention to all three.

A well-drained road of poor material is often a much better road than a poorly-drained road of excellent material. If but one class of work can be done on a particular piece of road that should always be drainage, if needed, and the road builder's motto should be drainage first, last, and always. If severe grades exist on a road, as they do so often on the hilly roads of this and the adjoining states, they should be improved as rapidly as possible by reducing them or avoiding them, and no work of rebuilding the road-bed with new material should ever be done on a grade that can be reduced, as it is a sheer waste of money. The same amount of money expended in reducing the grade furnishes a much more valuable and more permanent improvement of the road.

The country road builder with his limited funds and his insufficient equipment is frequently led to believe by the arguments put forward for good roads that the main work involved consists in rebuilding his road-beds with material presumably beyond his reach, and overlooks the facts that two more necessary forms of work are entirely feasible under present conditions, and so he contents himself with following the well-tried but sure to be repeated methods of dealing with the roads established by his forefathers.

The value of a road in any community depends very largely upon the character of the material of which it is constructed; good and permanent roads cannot be built from material of a soft and yielding nature that is easily crushed or disintegrated. One of the most perplexing problems that confronts one in

dealing with the improvement of the country roads is that of providing road material suitable for the purpose that shall be at the same time very high in durability and very low in cost. Could the question of economy be eliminated from the road problem matters would be much simplified. Almost any man can build a fairly good road if you provide him with unlimited funds, but it requires the experienced hand to produce the same results without the funds. In improving the roads in the country districts to-day economy must be considered to the last degree or no results are possible. Methods of work that are feasible and entirely successful in the cities and the wealthy country districts cannot be applied to the poorer country sections or the hill towns.

In investigating the question of what constitutes suitable road material, it is necessary to consider first what the conditions are under which such material is to be used, what forces it has to resist, and what agencies tend to destroy it. These are of two classes,—first, that due to the traffic over the roads; second, that due to the weather or climatic conditions. The wear or injury to a road from the traffic comes either from the crushing or grind action of the wheels, or from the blows of the horses' hoofs with their steel shoes. A heavily loaded wheel may directly crush the material of the roadway, or, if the supporting power of the material is insufficient, it may cut into the road surface and thus disturb or break up the road-bed. To prevent this the load must be distributed over a wider area, which means wider tires, or the supporting power of the material must be increased. A wheel not too heavily loaded tends to compact and improve the road as a roller. A dirt road may be sufficiently strong to endure the wear and support the traffic of the comparatively light loads of farming operations, but fail entirely under the heavy loads of the lumber and stone industries. The disintegrating effect of the action of the horses' hoofs on the road is plainly evident wherever the travel is confined to a single line; the distribution of the travel over the entire road surface lessens the injury from both the horses and the wheels; while the harder the road material and the firmer it is compacted, the better it is able to resist both of the above actions.

The effect of the weather and the climate is much more severe on most of our roads than that of traffic. The climate of New Hampshire and Vermont is a trying one for the roads; the droughts of the summer remove from the road-bed the moisture necessary for the bond of the road material so that the surface ravel and becomes covered with loose stones; the frost of the winter disturbs the foundation of the road and loosens and separates the road materials so that the roads are easily broken up in the springtime; the rain does still greater damage to the roads, especially those in the hilly districts, the water falling on and flowing over the surface may wash away all of the lighter material of the roadway needed for preserving the bond and protecting the surface, while on the undrained hill roads the road itself is frequently torn to pieces by the rush of the water down the center of the road. The unstable nature of the ordinary road material becomes very apparent in this connection,—loam and sand are of too yielding a character to withstand such force. In many hill towns one half of the annual expense of caring for the roads is caused by the storms, and this is due either to faulty drainage or to poor road material. The problem of road maintenance in the country would be extremely simple if there was no necessity of guarding against damage from water.

Another effect of imperfect drainage is seen wherever water stands under a road-bed as in such a case the supporting power of both the foundation and the wearing surface is destroyed, no matter of what material the road is made.

The character of the unimproved country roads is determined in a large measure by the quality—for road purposes—of the natural material of the roads, which is the same as the natural soil of the region through which the road runs. Thus, roads on clay bottoms are sure to be poor for six weeks every spring and fall, and the roads in the sandy valleys will be nearly as bad in the summer months, but in the sections where the formation is of a gravelly nature or certain kinds of loam the complaints of poor roads are not as frequently heard.

The close connection between the character of a road as determined by good material and its original location was recog-

nized some time ago as seen from the following report* of a state official nearly sixty years ago: "Other things being equal, it is desirable to locate roads with reference to the materials for their construction, especially since a sparse population can seldom do more than make the roads of the materials on the spot. In a certain county, where the numerous hills of the drift above the general level of the clay are much elongated in a north and south direction, the sides of these hills immediately above the clay, obviously present the best sites for roads which run north and south; for this elevation is moderate and attended by easy grades, and the materials removed would be such as are needed for a covering for those portions of the roads which necessarily pass over clay. Neither these, however, nor indeed any principles of public convenience, have generally determined the location of most of the roads in this part of the state." . . . "It is not, therefore, surprising that roads thus located, in a region which presents the greatest natural obstacles, so far as materials are concerned, to good roads, should be fairly entitled to the epithet of execrable during the greater portion of the year. Fortunate indeed it is for such roads, that during our long winters nature kindly spreads a mantle over their defects."

The materials of which roads are made or that available for rebuilding them may be roughly classified as sand, clay, loam, gravel, and broken or crushed stone.

Sand and clay alone can hardly be considered as desirable materials of which to build new roads although each may serve a useful purpose in road repairs. A sand road in a damp condition may support fairly well very light traffic, but the same road when thoroughly dried by the summer's heat will give no support whatever, and it becomes a very difficult and expensive road to travel over. Its condition may be improved by any means which tends to retain the moisture and to bind the sand together. Much drainage is not needed here and shade is desirable; a coating of clay or hard-pan properly applied may give a desirable road lasting for years, but better results will be secured if a loamy or clayey gravel is used or a stone road constructed.

* From 2d Report, Geology of Vt., 1846, by C. B. Adams.

Clay for a road material is of just the opposite nature to sand; if it can be kept in a dry condition it makes an excellent road upon which the wheels of the heaviest traffic make no impression; when, however, it becomes moist or saturated with water it cannot be depended upon to hold its place under pressure but is likely to assume that familiar pasty condition that gives no support to traffic, and an additional objection to the material is that it is very retentive of moisture and extremely slow in recovering its dry condition. Drainage of some form is necessary in the first improvement of a clay road and for further treatment a coating of sand applied at intervals will usually give good results; if, however, the traffic is heavy a more substantial road-bed may be needed which can only be secured by the use of gravel or stone.

Loam is a material that in certain forms and in certain conditions of moisture makes an excellent road for the country districts where the travel is light. A road of this character is always pleasant to travel over, better liked by a team than the smoother but harder gravel or stone roads. In my own state there are townships having natural roads of this material where the complaints of poor roads are never heard but these same roads have a wide reputation for fine wheeling and driving. It is unnecessary to remark that the same roads are well looked after,—the drainage, grades, and maintenance are attended to.

A discussion of the question of the materials suitable for road building is usually confined to the two materials, gravel and broken or crushed stone, as being the best adapted for the purpose, both on account of economy and durability; authorities differ, however, as to the relative merits of these two. Some insist that gravel roads are not economical in the end and that nothing but stone roads should be built while others of equally long but different experience favor the construction of gravel roads in certain localities and under certain conditions. Where the question is a choice between a stone road or a gravel road, either being possible, probably both parties would choose the stone road; but that is not the situation in the country districts usually—it is a gravel road or nothing.

All roads built of gravel have not been a success, neither have all those built of broken stone; the relations of traffic,

quality of material, and method of construction have not always been satisfactorily adjusted ; neither class of road should be condemned because of special cases of failure due, perhaps, to the use of poor material or faulty construction. It is not so much a question of which material is used as it is the proper selection and right use of such material.

Now as to the durability of gravel roads—some experienced engineers have preferred gravel to crushed stone for park roads : the many miles of excellent gravel roads in the country districts of New England and elsewhere attest the value of this material for such purposes ; in the sections of Vermont best noted for good roads, the roads are built of gravel and I presume the same is true of New Hampshire ; examples without number might be given to show that for the light travel of certain country districts where roads must be built at the lowest possible cost, gravel answers well the requirements. Do not understand me as preferring, in all cases, gravel roads to those built of crushed stone ; I fully understand and appreciate the advantages of the latter for certain situations and conditions, but I believe that the improvement, in the near future, of the roads through the country districts of New Hampshire and Vermont, where the population is small, the traffic light, and the property valuation extremely low, must depend upon the use of the gravel beds of such districts where these exist rather than upon the use of the more expensive broken stone.

The name gravel covers a wide range of material of varying degrees of excellence for road work ; much so-called gravel is utterly unfit for use on a road ; if the gravel contains a large amount of either loam, clay, or sand, or is composed of stone of a soft or rotten character which easily crushes and quickly grinds to dust when placed on a road such material is undesirable. The gravel should be of a tough, hard, durable quality not easily crushed. If the gravel is taken from a bank or pit it is often sharp and angular and packs well in the road, but it may contain so large a mixture of loam or other material as to render it unfit for use. The round, clean, hard pebbles of the river or stream gravel are usually more durable than those of the pit, but it is more difficult to compact or bind such material

in the road and requires often the addition of a slight amount of loam, clay or clayey gravel to accomplish this. If a gravel is coarse it should be screened or raked over so that no stone over two inches in diameter will be used on the road.

If gravel cannot be had in the locality where a road is to be improved it may be necessary to make use of stone either broken by hand or crushed by machine, if a crusher is available. Roads suitable for country use can be built of stone without the aid of a crusher at comparatively slight expense by laying down a foundation of field stone or roughly broken ledge stone, placed by hand and covering with a three or four inch wearing coat of stone, broken by hand or with a coat of gravel or even loam.

Opinions differ as to the relative merits for road work of the various stone or rock formations available; granite is condemned by some and approved by others and the same with limestone; while trap rock, that all agree is the best for the purpose, varies widely in its character from different locations. With granites the coarse grained softer stones, containing a large percentage of mica, are too friable and easily crushed and hence unsuited for heavy traffic, but the fine grained stronger stones usually give good satisfaction. The limestones with low crushing strength rapidly grind into a disagreeable powder under heavy traffic but those of high crushing strength make excellent road material and have the special advantage of cementing or bonding strongly together.* “Stone that is suitable to be used in road making should be hard, fine grained, and absorb but little moisture, but more than all else should possess the quality of toughness, lacking which it is worthless; if coarse grained or porous it will allow the moisture to enter and in consequence will disintegrate under the action of water and frost; resistance to crushing and attrition is needed to withstand the action of traffic; the less flaky and more cubical it breaks, the better it will compact. The best test of stone is actual service in the position where it is to be used but as this is usually not possible on account of the time involved other more rapid methods have to be depended on. Laboratory tests reveal facts of importance, and the results of such tests enable

* Vermont Highways, 1894, by the writer.

one with a knowledge of mineralogy and road work to form an opinion as to the probable endurance of the specimens under examination."

In building stone roads in the country sections we cannot go into too great refinement in selecting our material, unless such roads are to be macadam or telford built under skilled supervision, but are forced on the ground of economy to take the material nearest at hand unless this is obviously unfit for the purpose. The stones collected from the fields or taken from the roadside walls offer in many places an abundant supply of inexpensive material as the only expense involved is that of handling, and this may often be contributed by the farmers in order to secure the double advantage of having an improved road by their premises and their fields cleared from stone. Any enterprising farmer ought to be willing to contribute a considerable amount of such work as he is well compensated for it in the increased value of his farm from having the improved road passing it and from the annual saving in carrying on his farming operations over such a road.

In many towns the waste heaps of the stone quarries will furnish a supply of material at no expense but the hauling and quarry owners may be persuaded to furnish part of this work if the road to be improved is on their line of travel. If no other supply can be obtained it may be necessary to go to the nearest ledge for the stone needed, but the expense of quarrying need not be so great as to prevent the use of such stone.

The selection of suitable material for road construction is a matter of very great importance in road work, but there is another equally important and that is the proper use of such material in the roadway. Good material will not make a good road unless properly handled and materials and money are easily wasted by faulty methods of construction. In order to secure the best results from the material to be used, the road on which it is to be placed should be properly prepared before the material is applied. A hard, dry bottom is necessary with shoulders at the sides to confine the material to the width to be improved and to permit of its being firmly compacted. In macadam construction great importance is attached to the securing of a firm foundation which will give support to the road metal and pre-

vent the loss of material that is sure to occur if the bottom is soft. The same principle should be applied in the construction of country gravel roads wherever it is possible. Shoulders are needed at the sides to prevent a waste of material by being crowded into the side ditches and to hold it in place so that it may consolidate under traffic or a roller, if used. A road machine can be used to great advantage in preparing and shaping a foundation for a road of either gravel or stone.

In a properly built road-bed the material should be so firmly compacted and bound together that the surface of the stones are in close contact and the voids filled making the road practically water-tight, hence the water cannot soak through and loosen the bond nor soften the bottom; the stones are so locked together that they are not easily displaced but instead they support each other and distribute the load from the wheels through the mass and prevent the breaking up of the road-bed. Loose stones that are easily moved by the traffic or by frost have no place in a road-bed. A mistake is frequently made in dumping field stones loose in a wet road and covering with earth, as the frost is almost certain to push them to the surface unless the bottom is drained or the stones carefully placed and wedged together. Another common mistake is in dumping gravel on a rounding road surface with nothing to confine the material at the sides; before the travel over the road can compact the gravel the water runs through and softens the foundation into which much of the gravel is lost in addition to that wasted at the sides.

In order to secure the best results from using either gravel or stone in a road two things are necessary—the use of a suitable binding material and a road roller. If the material is not naturally of a self-binding character, stone dust or chips, sand, clay, fine gravel, or loam may be added, but if clay, it should be used sparingly as too much would damage the road. A road roller is an absolute necessity to good road work—more necessary, in fact, than the road machine or any other tool and its use is required in the construction and maintenance of the common dirt roads as well as those of gravel or stone. Every town should own one or more such rollers; they will pay for themselves every year if properly used.

Good roads cannot be made from such worthless material as that scraped from the side ditches, nor from sods or similar vegetable matter liable to decay. It costs no more to have and handle good material than it does poor. While the former confers a benefit the latter is an injury to good roads. Many towns have contented themselves with repairing their roads with worthless material, miscalled gravel, when excellent material was available but its presence unknown as no effort had been made to find such. Nature has not located all of the good gravel beds or stone supplies between the road fences. A systematic search of every town should be made to find the deposits of good road material and control of these by the town should be secured by purchase or rental; if these deposits are scattered about the town or located in each district or division it will make the haul shorter and the cost of road building correspondingly less.

Since the selection of a suitable material for road construction is a matter of so great importance, and its neglect involves each year the waste of many thousands of dollars in every state, it should be the especial care of every road agent or supervisor to see that the poor material in his roads is replaced as rapidly as possible with something more durable and that whatever new material is used should be well suited for the purpose for which it is intended.

THE RELATION OF AGRICULTURE TO THE PROGRESS OF THE CENTURY.

BY PROF. THOMAS F. HUNT.

Great changes are taking place in the social, educational, and material condition of the people. Your grandchildren know more at ten years of age, of physics and other sciences which contribute to the happiness and well being of the race, than your grandparents did at seventy.

Our textile, iron, and steel industries, our hotels, our newspapers, our railroads, our express companies, our street railways, our bicycles, our postal service, the telegraph, the telephone, and the other graphs and phones, the manifold and ever-increasing application of steam and electricity to the arts and industries of life, deserve all the praise that the orator can give them and they deserve to be repeated over and over again to our children in the quiet of our fireside.

It is not my purpose to-day, however, to speak of these things. You are already quite familiar with them. Reading and listening to what others have had to say about the nineteenth century, has, however, suggested to me the propriety and desirability of discussing the relation of agriculture to this Baron Munchausen progress. My theme is one that might command the abilities of the most gifted orator, but from the lack of ability I must be content to present my subject in a simple, straightforward fashion.

THE IMPORTANCE OF AGRICULTURE.

Agriculture is the basis of all prosperity. An abundant production of the field is our richest inheritance. "The first necessity of mankind," says Atkinson, "is an abundant supply of food material," which is strikingly illustrated by the fact that, to-day, nearly half the service of the railroads consists in moving food materials. As surely as agriculture is the basis of all prosperity, just so surely has the advancement in agriculture been a factor in this wonderful nineteenth century's creation. It would be too much to claim that agriculture alone has been responsible for this progress because it is the result of every force existing or which ever has existed for the betterment or degradation of human soci-

ety, but, in my judgment the progress of agriculture has played a much more important part than is generally recognized or conceded.

THE SIZE AND GROWTH OF THE UNITED STATES.

At the beginning of this century half the present territory of the United States was under the Spanish flag. "The United States nowhere crossed the Mississippi and nowhere touched the Gulf of Mexico." It now extends from Maine to the Philippines and from Alaska to Porto Rico. It has an area twice that of the old Roman empire and three fourths that of the whole continent of Europe.

In the year that Ohio was admitted into the Union, there was no state with one fourth the present population of Ohio nor any city one fourth the size of Cincinnati. Chicago, which did not then exist, contains over a million and a half of souls. New York and Brooklyn combined did not then have a population half the size of Columbus; while to-day Greater New York ranks second to London. But the growth in population has not been confined to the Western hemisphere. We love to talk of our wonderful growth in this country and we may be pardoned for doing so, but let us remember that the increase in population of Paris since Chicago was founded has been greater than the present total population of Chicago. Let us remember that the increase in population in London in one hundred years has been greater than the total population of Greater New York. Let us remember that there was but one city on the Western hemisphere that had a population in 1890 equal to the increase in population of Berlin since 1800. There must be some cause for this marvelous growth of population and especially of our great cities on both continents. Some of the forces which are to be mentioned presently have, at least, in some measure brought about this result.

Nor has this growth ended. No man can predict the result except, perhaps, as did the small boy. The polite visitor said to the five-year-old boy,—“My little man, what will you be when you grow up?” The small boy pondered over the question a while and gave the only certain answer possible: “I’ll be bigger, sir,” he replied.

IMPROVEMENT IN PLANT PRODUCTION.

When the century opened, the American farmer had tried every plant which is now of sufficient commercial importance to be

enumerated in the census,—with one or two trifling exceptions, of which sorghum may be mentioned. No remarkable improvement has been made in the varieties of our staple farm products. I cannot assert that any better wheat, corn, oats, or hay were raised in 1900 than were raised in 1800, but there has been an almost phenomenal improvement in fruits and vegetables and in the minor products of the field, orchard, and garden. In all those luscious and appetizing things that add so much to the enjoyment of the table and the general health of our people we excel by far all former generations.

IMPROVEMENT IN LIVE STOCK.

During the time of George Washington, not a breed of horses, cattle, sheep, or swine, as they exist to-day, were within the borders of this country with a single exception. There are now twelve breeds of horses, besides ponies, an equal number of breeds each of sheep and swine, and at least twenty breeds of cattle. It was well after the century opened that a horse trotted a mile in the then phenomenal time of three minutes. Now a young man won't even do his courting with a horse that cannot go better than that, although this fact is surely difficult to understand, as I never heard of a young man in a hurry to get to the end of his destination at this interesting stage of his affairs.

Star Pointer, 1:59 $\frac{1}{4}$, has a record of less than two minutes. Fourteen thousand and ninety-one horses have made a trotting record of 2:30 or better; five thousand two hundred horses have made a pacing record of 2:25 or better.

Cattle now make more and better beef in two and one half years than they did in five years when in 1817 Shorthorns, Herefords, and Devons were imported. The improvement in milk production has been equally phenomenal.

The first permanent importation of Merino sheep was made in 1802 by our minister to Spain. But our sheep of to-day are quite different from the sheep of yesterday. Statisticians tell us that as late as 1840 the average weight of a fleece in this country was less than two pounds and that now it is over six pounds; notwithstanding the fact that sheep have been domesticated for forty centuries. We owe Spain a debt of gratitude for the flocks of sheep we received from her shore between 1800 and 1810 through

the enterprise of our diplomats, but we owe a still greater debt of gratitude to the American breeder for the improvement he has made in these sheep.

The railsplitter of the early days, which when held up by the ears was expected to balance, has given way to the short-nosed, heavy-jeweled bundle of ham and lard of the present day.

IMPROVEMENT IN DAIRYING.

The method of making butter at the beginning of the century was very little improved over the method employed by the Arab when he carried his supply of milk in a goatskin upon a camel's back and thus discovered the art of butter making. Our grandmothers and even our mothers fed one fourth of the butter of the milk to the calves and pigs, having obtained the residue by slow and laborious methods. Our sons are now taught to remove practically every particle of butter from the fresh milk and to do so with scarcely any labor at the rate of 2,500 pounds of milk per hour. They are also taught to control the growth of the bacteria which affect the flavor.

THE PLOW.

The American and European farmer of the eighteenth century understood the principle upon which the plow worked as little as did the Egyptian fellah in the days of Rameses II. Thomas Jefferson, after his return from his mission to France, first called the attention of the world to the fact that the plow consisted of two wedges. Charles Newbold of New Jersey patented the first cast-iron plow in 1797, and after spending, as he alleges, \$30,000 in trying to get it into use, abandoned the attempt, because the farmers declared the iron poisoned the soil and prevented the growth of crops. It was not until the close of the first quarter of the century that they came into general use in this country. In England, it is said that Sir Robert Peel as late as 1835 presented a farmers' club with two iron plows of the best construction. On his next visit, he found the old plows with wooden mold boards again in use. "Sir," said a member, "we tried the iron, and be all of one mind, that they make the weeds grow." They were quite right. Weeds always grow best on good soil.

SUGAR.

It was only a few years before the first permanent settlement in this country at Jamestown and Plymouth that Queen Elizabeth sweetened her tea with honey. Sugar was too expensive a luxury for even the queen of England. It is now one of the great commercial products of the world. Sugar has been changed from an expensive luxury to a common necessity in every household.

It was not until 1795 that sugar was manufactured from beets, and not until thirty-five years later in France and forty years later in Germany that the manufacture of sugar from beets became a commercial enterprise. Half a century later more than half the sugar of the world was produced from beets. Beets, which half a century ago contained six per cent. of sugar, have been so improved by selection that twelve to eighteen per cent. can be depended upon in commercial enterprises, and is often exceeded in individual cases. While sugar was nowhere common as a food a hundred years after the discovery of America, now there is consumed sixty-three pounds annually for each man, woman, and child in this country.

HARVESTING HAY.

During the first quarter of this century, the hay was cut with a scythe and raked by hand. The revolving hay rake was invented in 1824. Prior to 1831, no mower had been invented which contained the necessary elements of success, and it was not until about 1845 that it became a practical success. In recent years, the farmers of the United States have mowed over fifty million acres of grass. Such a hay harvest does not occupy the American farmer, on an average, probably, over ten days, so that five million acres would be mown daily during the season throughout the United States. A man that would mow with a scythe and rake with a hand rake one acre of grass in one day would work much harder than the average farmer of to-day. To cut and gather into shocks some of the recent hay crops of the United States according to the method in vogue when John Quincy Adams was president would, therefore, for ten days each year require the services of one third of all the men of military

age in the United States. It would take twenty times our present army to get the hay ready to be hauled to mow or stack. During a recent summer we prosecuted a foreign war. Were it not for the mowing machine and hay rake, our soldiers would not have been in Cuba, Porto Rico, and the Philippine Islands. They would have been required in the American hay fields.

The work that is now done by one man and a boy, sitting on mower and rake, only a generation ago required the severest toil of ten men and women while the housewife and her daughters had to prepare the food for ten instead of two. If the hay loader and the horse fork have not reduced the need of men, they have, at least, reduced the hard labor.

HARVESTING SMALL GRAIN.

But the improvement in handling hay must yield the palm to the improvement in handling the small grains.

With our improved plows and pulverizers we prepare the soil not only much easier but much better. With our grain drills, we sow the seed not only much more evenly but also at a much more uniform depth. The method of harvesting wheat and barley in the year of our Declaration of Independence is identical with that pictured upon the tombs of ancient Egypt. By the beginning of the century the cradle had in America, but not in Europe, generally supplanted the sickle.

In 1831 a practical grain harvesting machine was built by Cyrus H. McCormick of Virginia. It had the large drive wheel; the platform, the guards, the reciprocating knife, the divider and the reel of the present day machine. Manning of New Jersey and Hussey of Cincinnati were in the field with similar machines at about the same time. In 1849 the Mann harvester was brought out, having a series of endless bands for carrying the grain to the side of the machine after it was cut.

In 1858 the Marsh harvester was used. The machine deposited the grain on the side, but instead of being bound by automatic machinery, the sheaves were bound by two men alternately who were carried upon a platform attached to the machine.

In 1873 the Locke wire binder marks the next step in the evolution of the binder, while the substitution of cord for wire the next year completes the essential features of our modern

automatic cord grain binder. At the Centennial Exposition of 1876 it was one of the startling curiosities of that great show. By 1880 the binder had become an accomplished fact, and an economic force but little realized then and but imperfectly understood now.

Do you realize that every bundle of wheat that was bound in the United States in 1870 had to be bound by hand? Do you realize that if you subtract fifty years from that, every acre of grain had to be cut by hand? Do you realize that if you subtract fifty years more, every straw that was harvested had to be cut with no better implement than the sickle?

With the sickle a bandwin of seven men could cut, bind, and shock two acres a day, or two sevenths of an acre each per day. By the machinery now in use in California, it has been computed that "the products for three hundred days' labor of one man, corresponding to a year's work, has been in some seasons over 15,000 bushels of wheat."

If the crop of 1900 had had to be harvested by the methods of our Revolutionary fathers, it would have required the services of every man of military age in the United States for at least three weeks. Even if harvested by the method employed when Andrew Jackson was president, it would take the entire population a week. To have harvested the small grain crop of 1900, according to the methods of our Revolutionary fathers, every minister, every lawyer, every physician, every merchant, every manufacturer, and every laborer in every city, between the ages of eighteen and forty-five, would have been required in the harvest field. The vast populations, which could not have existed, of Greater New York, Chicago, Philadelphia, Boston, and every other city, village, and hamlet must have been poured into the country. But how could they have been poured into the country? Every railroad employé from president to track hand; every engineer, conductor, and brakeman would have been in the harvest field. During harvest time, as of old, all other work of the nation would of necessity have been suspended.

It has been asserted, and I think truthfully, that the issue of the Civil War depended upon the invention of the reaper. No less an authority than the *Scientific American* asserts that close students of the political history of our country lay the preservation of the

Union to the fact that the reaper allowed the gathering of the harvests and the progress and development of the Northwest to proceed during the time of the great rebellion.

But this is not all.

Threshing eight to sixteen bushels of wheat per day per man with a flail was considered a good average. When the threshing machine was first introduced into Ohio in 1831, it was not only a great curiosity but it was stubbornly opposed by all farm laborers. "They claimed," says Bateman, "it as a right to thresh with a flail and regarded the introduction of machinery to effect the same object in a few days which would require their individual exertion during the whole winter, not only as an innovation of a time-honored custom, but as absolutely depriving them of the means of obtaining an honest livelihood. At a later date, when a reaper had been introduced into a field of ripe wheat as a matter of experiment only, every one of the harvest hands deliberately marched out of the field and told the proprietor that he might secure his crop as best he could, that the threshing machine had deprived them of their regular winter work twenty years ago and now the reaper would deprive them of the pittance they otherwise could earn during harvest."

How short-sighted they were. No class had gained so much from the introduction of labor-saving machines as did those who did the labor. The reason we are so much better off to-day, the reason we have the luxuries and comforts beyond the fondest dreams of former generations, is due to the fact that the labor of each man has been made so much more effective through these labor-saving devices. The humblest citizen shares in this improvement. Not all share alike and not all share equitably, but each generation sees the race probably sharing more equitably than any generation which preceded it.

COTTON.

Next to an abundant food supply, the most important material need of mankind is clothing. The clothing of the ancients was made of wool and of flax. In the United States there are now manufactured three pounds of cotton for every pound of wool, flax, and silk combined. The culture of cotton became one of the world's industries upon the invention of the cotton gin by Eli

Whitney three hundred years after the discovery of America. In 1784, eight bales of cotton, 4,000 pounds, was confiscated at Liverpool on the ground that so much cotton could not have grown in America. Since 1890, the United States has raised in a single year over four, not thousand, nor million, but billion pounds. The area devoted to cotton in the United States is exceeded only by corn, hay, wheat, and oats. All other crops hold an insignificant place. United States raises about one half the cotton of the world, which is raised almost exclusively by colored labor. Our export of cotton exceeds in value the combined value of our export of wheat, flour, and corn by over a billion dollars. Or, in other words, it is a third greater. It is asserted by the leading authority on cotton statistics that "the cultivation of the cotton plant, the manufacture of its fiber, and the distribution of its products afford employment to a much larger amount of capital and labor than any other branch of mechanical industry."

Lord Macaulay is reported as saying, "What Peter the Great did to make Russia dominant, Eli Whitney's invention of the cotton gin has more than equaled in its relation to the progress and power of the United States." Those of you who have read Grant's Memoirs will remember that he attributes the permanence and extension of slavery and the war between the states to the increase of the culture of the cotton. "The cotton gin," says Grant, "probably had much to do with the justification of slavery."

What does this mean to you and to me? It means that but for the cotton gin many of us would have to dress in rags. We would suffer from the heat of summer through the lack of nothing but woollens, and from the cold of winter from the lack of enough woollens. It means, for example, that we would wear no underclothing. It means that we would not to-day be dressed in white shirts, collars, and cuffs.

INDIAN CORN.

I have tried to sketch a few of the more striking aspects of our century's growth in agriculture. Time will permit me to mention but a few other points.

While the cultivation and harvesting of the corn plant has not been improved in a manner equal to that of our small grains, yet

the importance of this great American cereal has only been realized in the last century. The world now raises about as much corn as wheat and at about one half the cost, notwithstanding the great improvements in the culture of the latter. We raise in Indian corn the same food material on half the area and at half the cost as compared with any other staple crop known to civilized countries before the discovery of America. This is a fact of the deepest significance.

The potato is another plant that the Western hemisphere contributed to civilized nations. Two hundred bushels contain about four times the food value of fifteen bushels of wheat. The possibilities of soil have thus been increased. The potato has, therefore, thus far been a greater factor in the food supply of Europe than in America. Timothy and tobacco must, also, be reckoned among the minor plants of economic importance which the discovery of America contributed to the race.

What force, or forces, has brought about the wonderful changes about which volumes have been, and many more might be, written? Among the forces which may be mentioned are: first, the development of fresh, fertile, and easily-tilled tracts of land; second, the adding of new food products to the world's dietary by which a pound of food can be produced with less labor; third, the invention of machinery for tilling both old and new land and for the manufacture and transportation of its products.

Through the application of machinery, animal labor has lessened man's labor. But by far the most significant fact is that the use of iron has made it possible to harness coal, and its laboring daughters, oil and gas, to the world's work. What coal, oil, gas, and animals do, man does not need to do.

It is a fact well understood by scientists that most all energy comes from the sun's rays, and that the usual method of applying that energy is through the carbon that the plants take out of the atmosphere under the influence of the sun's rays. It is the animal's only source of energy. Now the only difference between the carbon in the crop of 1901 and that of the coal in the mine or the oil or gas in the bowels of the earth, is that the latter is older. It was not from the crop of 1901. It was from a former crop. The date has been lost. It was stored up awaiting the time when man should be developed to that stage of enlighten-

ment when he could make proper use of this great and beneficial power.

"The dominion of peace, order, and industry," says a prominent writer, "rests upon coal, iron, and gunpowder." Recent events would seem to indicate that gunpowder is the least of them. Coal is king.

IN CONCLUSION.

We have seen that were the crops of 1900 to be harvested as in the time of our Revolutionary fathers, every able-bodied man of military age in the United States would be required to gather them. The forces I have described have made it possible for men and women to devote their lives to art, music, and literature, whose energies were formerly required to produce sufficient food and raiment for mankind. Growing two blades of grass where but one grew before has made it possible for men and women to spend the heated season performing in roof gardens of cities, or in suburban parks, whereas formerly the husband labored in the harvest field for some farmer at moderate wages, while the wife in the cabin hard by toiled to prepare a humble meal.

Why this wonderful development of railroads and other forms of rapid transit? The forces I have mentioned have made it possible for a portion of mankind to produce food and raiment while a portion distributes it and mankind at the same time.

What is causing the marvelous growth of our cities? In 1800, one person in twenty-five lived in cities in the United States. Now about one person in four lives in cities of over 25,000 inhabitants, while nearly one half the population live in incorporated places. Why? Because they are no longer needed to till the soil. Forty per cent. of the population can raise food enough for everybody in this country and at the same time furnish three fourths of our exports. Our fine public buildings, our twenty-story business blocks, our magnificent theaters and hotels, our palatial private residences, are the results of these same forces.

Why has woman been brought to something like her proper sphere? Because she has time for self-education. Why do our daughters fill the public school-rooms? Because they are no longer needed at the spinning-wheel. A well-known public woman is reported to belong to thirty-two women's clubs. How do women find opportunity to devote their time to this work?

Because men now make their raiments at one hundreth part the cost for labor required a century ago.

Why have we made such rapid advances in science? It has been made possible for men to devote their lives to this work while other men in return furnish them with food, raiment, and shelter. Every discovery thus made tends to lessen the burdens of mankind and thus pave the way for still greater achievements. In like manner the scientist has been of untold benefit to the tillers of the soil. He has taught the farmer that his soil is not only a storehouse but a laboratory. The principles of plant growth and the action of plant food have been studied. The discovery of the action of bacteria in conserving and adding to the nitrogen of the soil by the bacteriologist has not only lengthened the ultimate period of life upon the globe, but has added directly to the prosperity of the farmer.

Modern guns manned by Spanish ignorance and superstition went to the bottom of the ocean. Twentieth-century guns cannot be successfully operated by fifteenth-century tars. Modern guns require the highest education, training, and skill of an American naval soldier. Modern farming requires altogether a different kind of education, training, and skill than was required one hundred years ago to make it successful.

Brainy as well as brawny farmers have made American farming what it is. No considerable tract of land was ever subdued and cultivated by such an intelligent, energetic body of men as have tilled the farms of the United States for 250 years or more. Their intelligence and their energy was a prime factor in grasping and developing the forces that for untold centuries have awaited the hand of intelligent man, and their continued intelligence, skill, and energy will ever be this country's safeguard in material, political, and moral affairs.

When America was discovered, the Indian population of the United States was about that of Cincinnati. It was all the population of that kind it would support. Under improved and improving agriculture in the hands of educated men and women, it is destined to support many hundred millions of happy and prosperous people. It is destined to become, in the hands of an educated, intelligent, energetic people, the most prosperous, the most powerful, and the most humane nation upon the face of the globe.

I cannot bring myself to close this address without a single glance into the future, more especially as it relates to the New England farmer, even though it may seem impertinent on the part of a stranger to do so. For a couple of centuries after the landing at Plymouth the New England farmer, while subject to all the hardships incident to a pioneer life, was without competitors. At the close of the eighteenth century there began an immigration into the Ohio valley of such amazing proportions as to cause genuine alarm on account of the loss of the fresh young blood of the Eastern states.

In the fourth decade of the nineteenth century the construction of canals and railroads made it possible to send farm products into the Eastern markets. Thus began a competition between the Western and Eastern farmer that has continued in ever-increasing intensity almost, if not quite, to the present time, to meet which have been necessary very material changes in farm methods on the part of the New England farmer. It was not, however, until the introduction of steam navigation by the lakes, and the combination of railroads in the trans-continental lines, which began in 1869, and the invention of the self binder, coincident with the opening of the vast treeless plains west of Chicago, which for centuries have lain ready for the plow, and on which millions of bushels of wheat, oats, and corn could be produced by turning the furrow, and millions of cattle and sheep could be raised without cost for land, that the full force of this competition was felt.

Still another factor has deeply affected New England agriculture. "Everything seemed to be changed after the war," was the comment recently made by one of your former citizens. To save the Union many a farm home sent a son who never returned. The war depleted many a village of its best blood. The South is not the only part of the United States that is just recovering from the war.

Last May I had the following to say concerning the general outlook for agriculture in the United States: "Two hundred and fifty years ago the Puritans started in to subdue a continent." By eighteen hundred the United States nowhere touched the Gulf of Mexico and nowhere crossed the Mississippi, much less had our agriculture and our civilization reached these limits. By 1850 we had acquired our present continental territorial limits, Alaska

excepted, but the great West and Northwest was agriculturally yet an undiscovered country. In 1875 central Iowa, at present one of the finest agricultural areas in the world, was a wilderness. Since that time we have swept the continent with our agricultural operations. We have rolled up against the Pacific coast with such force that the shock has sent us thousands of miles across the sea.

The elements that have entered into the problem have been a great, fertile, treeless, and easily subdued plain in a climate admirably adapted to cereal productions, one of which, maize, produces twice the food per acre of any cereal known to the civilized nations before the discovery of America; improved machinery, including the steel plow, the mower, the self binder and the thresher; transcontinental steam transportation; and a people of high intelligence and great energy.

Do all the elements in the problem still exist? Let us look a moment. The animals upon the farms and ranches of the United States increased with such rapidity between 1875 and 1892 that in the latter year we had, not only the largest number of animals, but much the largest number in proportion to population we have had in forty years.

Now look at the other side of the shield. Since that time the animals upon the farms and ranches of the United States have decreased with such almost lightning rapidity that in 1900, eight years later, we had not only less, but much less, live stock in proportion to population than we have had at any time in forty years.

The increase in acreage of cultivated crops between 1870 and 1890 was likewise greater than the increase in population. The increase in acreage of cultivated crops in the past thirty years is greater than was the total acreage in 1870. In other words, we have subdued more of Nature to the uses of man since 1870 than we had been able to do in the two centuries of our history hitherto. In the last thirty years we have doubled our population and we have more than doubled the area of our cultivated crops. Shall we be producing two blades of grass in the place of one that grows to-day when the population has again doubled? Or will our inability to produce the two blades prevent population from doubling? It is not here asserted that the two blades of grass will be produced. I believe, however, it is possible to do so, but

if it is to be done it must be accomplished in a vastly different way than it has been done in the past thirty years.

Is there any immediate evidence that the cultivated area may fail to keep up with the increasing population? The evidence is found in the statistics of the Department of Agriculture at Washington. The cultivated area has not actually decreased, as has the number of farm animals, but the area has decreased in proportion to population about ten per cent. since 1890, and is now less, in proportion to population, than it has been at any time in twenty years.

But how can this be? Regard for a moment our unparalleled prosperity. If this is the effect of a decrease in acreage, by all means let us have some more decrease. The reply is simply that the seasons have been propitious. Not since the last half of the decade of the seventies has this country had such yields per acre as during the years 1895 to 1899. In no other five years since has the farmer received such large returns in *crops* for labor expended. A single illustration will indicate what this really means: The average yield of corn per acre for the five years, 1895 to 1899 inclusive, was three and two tenths bushels more than for the five years just preceding that period. This is an increase of fourteen per cent. This means an annual increase of 250,000,000 bushels of corn from the same acreage,—if used in place of wheat more than half enough to bread the nation. All the golden metal mined in the same period in the United States would not begin to buy to-day merely the increase in this golden grain,—the gift of prodigal Nature.

It would be indeed pleasing in this connection to relate that this increase in yield had resulted from the investigation of our experiment stations and teachings of our agricultural colleges. To make such a statement would be to make the wish father of the thought. Doubtless such agencies may have modified slightly, and when the teachings of the stations have been put in general practice will largely affect the result, but as surely as the rains fall and the frosts come, we may expect a series of unpropitious seasons. Some fine morning we will wake up to find the scare heads of our (no breakfast is complete without it) newspaper have been changed, and that accounts of wars and industrial combinations have been relegated to the second page.

A few days ago a gentleman wrote me from Chicago referring to this prophecy and the alarming drought which was prevailing throughout the West, that I might, if conditions continued, be subject to the treatment accorded the Salem witches.

If the statements which I have made are the facts, and I believe they cannot be controverted, it is obvious that the old conditions which have prevailed for nearly three centuries are forever gone. The day of highway robbery agriculture has passed. The Eastern farmer will no longer have the same fierce competition from the Western farmer. The West now has its own to care for. The Eastern farmer must prepare to feed his own great cities more fully than he has ever done before.

These New England hills and valleys, through the teachings of science and the intelligence, energy and thrift that have always characterized its citizens, will be made to bring returns hitherto unknown, and their blessings shall flow to all mankind.

OLD HOME WEEK.

OLD HOME WEEK, AUG. 17-24, 1901.

ANNUAL MEETING.

A well-attended and enthusiastic meeting of the New Hampshire Old Home Week Association was held in Concord, April 17. The report of the secretary showed forty-four Old Home Week meetings held in the state in 1899, and seventy-six in 1900. The reports made by the delegates at the annual meeting indicate that a meeting can be held with but slight expense if so desired.

After full consideration of the matter it was unanimously voted to have Old Home Week commence this, and subsequent years, upon the third Saturday in August, which brings it August 17 to 24 inclusive this year. The following officers were elected for 1901:

President.

EX-GOV. FRANK W. ROLLINS, . . . Concord.

Vice-Presidents.

JOSEPH B. WALKER	.	.	.	.	Concord.
JOSEPH D. ROBERTS	.	.	.	.	Rollinsford.
CHARLES B. HOYT	.	.	.	.	Sandwich.
CHARLES McDANIEL	.	.	.	.	Springfield.
T. NELSON HASTINGS	.	.	.	.	Walpole.
GEORGE T. CRUFT	.	.	.	.	Bethlehem.
GORDON WOODBURY	.	.	.	.	Manchester.
TRUE L. NORRIS	.	.	.	.	Portsmouth.
RICHARD PATTEE	.	.	.	.	New Hampton.
SIDNEY B. WHITTEMORE	.	.	.	.	Colebrook.

Treasurer.

HARRY H. DUDLEY . . . Concord.

Secretary.

NAHUM J. BACHELDER . . . Concord.

Executive Committee.

EDWARD N. PEARSON . . . Concord.
 WILLIAM H. STINSON . . . Dunbarton.
 HENRY H. METCALF . . . Concord.

CITY AND TOWN CELEBRATIONS.

ANDOVER.

President, H. A. Weymouth; vice-presidents, W. A. Bachelder, C. E. Carr; secretary, W. A. Shaw; treasurer, E. B. Merrill.

"I cannot recall a day in Andover so enjoyable and full of interest," said the town historian in reference to Old Home Day, 1901. The week began with huge bonfires Saturday evening upon Kearearge, Tucker mountain, Cilley hill, and the Plains. Sunday morning Rev. T. J. Lewis preached an appropriate sermon, and in the evening a layman's meeting was held. Dr. H. A. Weymouth presided, a chorus choir of town singers furnished music, and addresses were made by W. A. Bachelder, Deacon Weymouth of Laconia, W. B. Durgin, and N. J. Bachelder. Wednesday was Old Home Day. The attendance was the largest on record, almost every house in the place showing bunting and flags, while Bryant's grove, where the exercises were held, was very prettily trimmed. The Franklin Military Band furnished music. After its concert in the morning at the grove, Prof. C. L. Clay read letters from former residents, among them E. M. Edmunds, Butte, Mont.; F. L. Batchelder, Stafford, Conn.; Charles W. Watson, Greenville, Ill.; and Dr. F. P. Batchelder, Boston, Mass. At noon dinner was served to three hundred in the grove, and twice as many enjoyed a basket picnic. The exercises of the afternoon, conducted by President Weymouth, were as follows: Prayer by Rev. T. J. Lewis; short addresses by John R. Eastman, Jesse Baker, the oldest resident of the town; Rev. Lyman Hall, Richard Lantry of Hooksett; John Wesley Bean, Rev. Angelo Hall, Frank J

Brown, J. F. Morton, Charles L. Clay, N. B. Bryant, Rev. Luther Keneston, W. Adams Bachelder, and others. The programme was interspersed with music by the band, singing by the young people of the town, and closed with the singing of "Auld Lang Syne" by the audience, accompanied by the band. Another band concert was given on Church square in the evening, followed by fireworks, illuminations, and an Old Home Day ball in Union hall.

ATKINSON.

President, Herbert N. Sawyer; vice-presidents, George E. Emerson, George A. Page; secretary, J. M. Goodrich; treasurer, Miss M. A. Page; executive committee, Herman Noyes, Mrs. Lucy E. Nesmith, Eugene E. Sawyer.

Atkinson's first celebration of Old Home Week was in 1901, and the result surpassed all expectations. On Sunday services were held in the Congregational church, the speakers being Rev. Joseph Kimball of South Hampton; Rev. B. H. Morse of Centerville, Mass; Rev. Clarence Pike of Mansfield, Conn.; Rev. A. C. Swain of Cambridge, Mass.; and Francis Coggswell of Cambridge, Mass. There was special music by the church choir, assisted by Mrs. William Thornton of Somerville, Mass., and by the Atkinson Grange male quartette. Tuesday was the day of the celebration, and those in attendance crowded the Academy hall to the doors and overflowed upon the grounds. A basket dinner was served at noon, followed by literary exercises, interspersed with music by Edney's orchestra of Haverhill, Mass. President Sawyer of the Old Home Week Association presided over the carrying out of the following programme: Invocation, the Rev. A. C. Swain of Cambridge, Mass.; solo, "Our Dear Old Home," B. I. Page of Haverhill, Mass.; "Atkinson Fifty Years Ago," a paper written by William C. Todd and read by Mrs. Grace N. Sawyer; reading, Miss Elsie C. Whitaker; solo, "The Old Home of My Childhood," by J. M. Goodrich; "Atkinson of To-day," George P. Dow; original poem, by Sarah Noyes Clark of Exeter, read by Mrs. Sawyer; solo, "Where Are the Friends of Long Ago?" Miss Abbie F. Chandler of Haverhill, Mass.; remarks by the Rev. Joseph Kimball of South Hampton; reading, Miss Whitaker; reading, by Mrs. Robeson of Brookline, Mass.; solo, "The Old Oaken Bucket," Miss Chandler.

At Alexandria the annual lawn party came on Wednesday evening of Old Home Week. At Alton, on Thursday evening of Old Home Week, a gathering was held at the town opera house, with music, readings, and a "general social good time."

BOSCAWEN.

President, Almon G. Harris; vice-presidents, E. Raymond, J. E. Colby; secretary, Frank L. Gerrish; treasurer, George W. Fisher; executive committee, John C. Pearson, E. H. Mattice, Mrs. E. P. Carter.

Boscawen called her children home on Wednesday, and nearly one hundred from beyond the town limits accepted the invitation. The "old-timers" of the company were Col. Enoch Gerrish of Concord and Charles Cogswell of Haverhill, Mass., while those coming from the greatest distance were Rev. J. H. Larry and family of Cumberland Gap, Tenn., and Mrs. E. W. Willard and children of Toledo, O. Flags waved welcome from end to end of the mile-long, elm-shaded village street, and at the church a reception was held for an hour prior to the basket dinner. After the picnic came the speech-making, Hon. John C. Pearson presiding. Addresses were made by Rev. A. A. Berle of Brighton, Mass.; Prof. Clarence Carroll of Worcester, Mass.; Rev. J. H. Larry of Cumberland Gap, Tenn.; Rev. Millard F. Johnson of Nashua; Rev. Harold E. Wilson of Middletown, Conn.; Dr. A. C. Alexander, and Col. John C. Linehan. The last named spoke upon the town's military record, showing that a majority of the adult males of the town served in the War of the Revolution, and that in the Civil War one hundred and forty-eight Boscawen men were enrolled in the Union service. Rev. Dr. Berle's subject was "The Rehabilitation of the Country Town," and he urged his hearers to "spend your money and build your home and make your improvements in your own town. Keep up the school and be willing to be taxed for it, and count the school teacher's salary as the best investment possible. Make the magnificent traditions of the past live again in the new race of capable young men and women who shall stream from this town to the colleges of New England. Ally our church with every forward movement, and do not hesitate to try experiments, if these are needful, to bring new power and vitality into the life of both church and town.

Provide for frequent meetings other than the town meetings, where matters can be discussed in a general way, and where various ideas can be brought to the attention of the people."

BRIDGEWATER.

President, Albion B. Dalton; secretary, J. E. Fifield.

Bridgewater had a lofty and far-visible bonfire Saturday night on Bridgewater or Peaked hill. Wednesday was the town's third annual Old Home Day, and the attendance was large and the enjoyment great. In the forenoon baseball was played. At noon two hundred people partook of dinner in the beautifully-trimmed town hall, Rev. L. W. Prescott of Warren giving the invocation. The exercises of the afternoon were presided over by Albion B. Dalton, and included addresses by Luther B. Pillsbury, Somerville, Mass.; Rev. Austin S. Garver, Worcester, Mass.; Rev. Joseph L. Boardman, Newton, Mass.; Daniel B. Martin, Leominster, Mass.; Rev. Lucien W. Prescott, Warren; Albert P. Worthen, Boston, Mass.; Prof. George H. Brown, Cambridge, Mass.; and E. K. Marsh, Waltham, Mass. Songs were given by the choir and by Effie Phinney Mudge, and recitations by Caroline Foye Flanders. Letters were read from Levi D. Brown, Philadelphia, Pa.; F. A. C. Nichols, Sacramento, Cal.; W. P. Webster, North Wilbraham, Mass.; and J. S. Brown, Crete, Neb.

BROOKLINE.

Brookline's Old Home Day picnic at Lake Potanipo was well attended, and all present seemed imbued with the spirit of the day, recalling sweet memories of the long ago. The programme consisted of: Address of welcome, Pres. Martin A. Rockwood; prayer, Rev. H. J. Foote; singing, "Auld Lang Syne"; address and original poem, Rev. John Thorpe; singing; address, Rev. H. J. Foote; singing; addresses, George Henry Jefts of Fitchburg, Mass., and Col. William H. Stinson of Goffstown; song, "Home, Sweet Home." Potato, sack, and running races were participated in, Eddie O'Heren being the victor in all three, and Master Arthur Nye secured the prize in the tub race, competing with Master Harry Powers.

At the next meeting of the Brookline grange an interesting discussion was held as to the future of Old Home Week and the benefits that have resulted from it in the past.

The Bedford Ladies' Circle held an "old home gathering" under its auspices some time previous to Old Home Week. Bonfires were kindled in Belmont at the appointed hour at Gardner's grove and in the Jamestown district. Bow ushered in the week with one of the largest bonfires in the state on Pleasant View hill, so named in honor of Mrs. Mary Baker Eddy, whose birthplace is at its foot. Many people came from a distance to see the fire, and songs were sung and a corn roast enjoyed.

CANDIA.

The Candia club is an organization whose membership is limited to natives and residents of Candia, and which holds semi-annual meetings, at Candia during Old Home Week and in Boston some time during the winter. Its 1901 summer gathering was held on Thursday of Old Home Week and was a great success. Nearly two hundred members of the club were present during the exercises which began with a reception in Moore's hall and the adjacent grove from 10 A. M. to 1 P. M., followed by dinner at 1:30. President Jesse W. Sargent conducted the post-prandial exercises, which began with a poem by Sam Walter Foss, the humorist, a native of Candia. Another poem was read by Wilson Palmer and written by Mrs. Walter Dolbeer, who is over eighty years of age. Her grandson, Master Langley, also participated in the programme, giving a recitation. Mrs. Francis D. Rowe read still another poem, vocal selections were rendered by Mrs. Hattie Lane, of Haverhill, Mass., and addresses were made by Wilson Palmer, of Lexington, Mass., Luther Emerson and Alan-son Palmer, of New York city, the Rev. Mr. Curtis, pastor of the Congregational church, the Rev. Charles Hubbard, of Boxford, Mass., and Representative Moses F. Emerson, of Candia.

CANTERBURY.

At Uplands, in the town of Canterbury, there was held on Thursday of Old Home Week a reunion of all the families connected with the old Hill's Corner school district. An attendance of two hundred resulted and the occasion was one of great pleasure. There are now nine school children in this district, but once there were one hundred, and two families on one occasion sent nineteen children to school in an old pung sleigh. It is re-

lated that when the last one had disembarked a bystander shouted: "Better shake the buffaloes, there may be another in there." After a splendid picnic dinner such anecdotes as this were told by the score in the Worsted church, of wide and unique fame, where the exercises of the afternoon were held. Hon. James O. Lyford, naval officer of the port of Boston, presided, and the speakers included Col. Thomas Cogswell, of Gilmanton; Hon. E. C. Bean, of Belmont; Rev. C. F. Roper, of Winchester; and L. B. Chase, of Sturbridge, Mass., who read a paper upon "The First Settlers and Their Homesteads." Letters were read from absent friends, solos were given by Mrs. Alida Cogswell True and John Glines, and recitations by Master George Peverly Dow and Miss Mabel Ingalls.

CHESTER.

President, Francis E. Robie; vice-presidents, Nathan Goldsmith, A. F. B. Edwards; secretary, George A. Hosley; treasurer, George S. West; executive committee, Addison Bean, W. B. Underhill, Charles J. Eastman.

Chester was favored with auspicious weather conditions for its Old Home Day on Thursday, and the attendance was large. At 9 A. M. the church bells began a half-hour's ringing. An hour later a procession formed on the square, with George A. Hosley as marshal, the Derry brass band furnishing music and Bell post, G. A. R., acting as escort. The line of march was to Thayer's field, where athletic sports were contested, the winners being as follows: Four-mile bicycle race, Woodbury Marston, first, Roy Purington, second; 100-yard dash, W. E. Spragg, first, A. H. Wilcomb, second; shot put, J. W. Chesbro, first, W. T. Owen, second; men's potato race, Orvin Warren, first, Harris West, second; boys' potato race, Fred Bartlett, first, Clarence Johns, second.

At noon the procession reformed and marched to Wilcomb's common where a bountiful collation was served, followed by a band concert. At 1 P. M., President F. E. Robie introduced as orator of the day George W. Morse, of Boston, and his remarks were followed by the Rev. George S. Chase, of Warren, Me., Gerry Hazelton, of Milwaukee, Wis., George W. Stevens, N. S. Morse and others. These exercises were interspersed with selections by the band and singing by the Eureka quartette consisting

of Messrs. C. W. Scribner, J. W. Quimby, W. L. Martin, and E. W. Smith. The closing number on this programme was the singing of an original ode written for the occasion by the president of the Old Home Day Association.

CHICHESTER.

President, Charles E. Garvin; vice-presidents, Herbert T. Leavitt, George M. Murray; secretary, John L. T. Shaw; treasurer, Charles A. Langmaid; executive committee, Walter S. Langmaid, Otis T. Maxfield, Oliver F. Davis.

Old Home Week was observed for the first time in Chichester by the lighting of a fire on Garvin's hill, Saturday evening, August 17, from which place over thirty fires could be seen in the neighboring towns. On the afternoon of August 24 the citizens assembled at the town hall to greet the returning sons and daughters of Chichester and to listen to a very interesting programme, consisting of prayer, Rev. James Richmond; address of welcome, President Charles E. Garvin; music, Pittsfield band; address, Harry Foss Lake, of Pembroke; piano solo, Mrs. Elisha James, Jr., of Brookline, Mass.; address, Henry H. Metcalf, of Concord; Old Home poem, Jeremy L. Sanborn; address Rev. Elisha Wilkins, of Concord; music, Pittsfield band; reading, Mrs. Lila M. French, of Pittsfield; remarks, W. A. Swain, of Lynn, Mass., and Truman Maxfield, of Pittsfield. Col. True Sanborn, a veteran who won distinction for himself and did honor to his native town in the Civil War, made some very interesting remarks and exhibited many relics taken by him from the battle-field. America was then heartily sung by all. After a benediction by Rev. Mr. Patterson of the M. E. church the band played several selections in the open air while supper was being served. On account of rain in the evening, the illumination, band concert, and fire works, which were to have been held at the Garvin Hill farm, were omitted.

CONCORD.

President, Harry G. Sargent; vice-president, Charles R. Corning; secretary, George H. Moses; treasurer, William F. Thayer.

Concord's third and best Old Home Day celebration was held on Tuesday, almost the entire city suspending its week-day life for the occasion. The exercises were held at the Concord State

Fair grounds and the Concord street railway put its new branch to the grounds into use for the first time in order to accommodate the crowds in attendance. The literary exercises were held in the forenoon, beginning at 11 o'clock, and were called to order by Mayor Sargent who introduced Judge Charles R. Corning as presiding officer. The principal address was given by Winston Churchill, of Plainfield, who spoke upon "The Backward Wave of Emigration." Other speakers were Hon. George A. Marden, of Lowell, Mass., Judge Alvah K. Potter, of Lockport, N. Y., and Hon. N. J. Bachelder. The last named gentleman said that Old Home Week "means a closer relation with the world by a sort of telephonic connection with our people who have wandered away. It means kindling anew the fires of love and regard for the old farm home, that have been smouldering in the hearts of the absent sons and daughters since wandering away from the parental roof.

* * * * *

"It means a better appreciation by our own citizens of the advantages that surround them. We have heard so much about the success of the bright boys and girls who have emigrated from New Hampshire, and so little about those who have failed, that the idea has become too prevalent among our young people that they must go to other localities if they would succeed. We assemble upon Old Home Week and listen to eloquent speeches as we have here to-day, extolling the character of New Hampshire society and the rugged grandeur of her granite hills. The old farm seems dearer to us, the opportunities for our abilities more numerous, and the old New Hampshire home the best spot on earth after all. This appreciation will lead to better roads, better rural schools, better appreciation of our grand natural scenery, and a more liberal policy on the part of the state in supporting roads and schools and in making the industrial advantages of the state known. It means a better state."

In the afternoon the New England Amateur Athletic Union held its annual championship games on the grounds as a part of the Old Home Day programme, with a tremendous crowd in attendance. In the evening a brilliant display of fireworks closed the celebration. The Second Regiment band furnished music throughout the day.

CORNISH.

Executive committee. W. H. Child, Josiah Davis, George L. Deming.

The twenty-fifth annual gathering of the Old People's Association of Cornish, was held on Wednesday of Old Home Week in the Congregational church. Twice as many people attended as ever before, there being by actual count 570 present, of whom 300 were over 50 years of age, more than half being from out of town.

Nine over 80 years of age were present, the oldest being 87. The forenoon was devoted to a reception and a bountiful repast was served at noon. The afternoon programme opened with an anthem by the choir, followed by Scripture reading and remarks by Rev. W. F. Grant, and prayer by Rev. C. V. French. W. H. Child gave the address of welcome and Rev. M. J. Dunklee the response. Short addresses were made by Rev. J. W. Williams, Malden, Mass.; Hon. Alfred Comings, Cairo, Ill.; and Wallace P. Thrasher, Plainfield. Letters were read from Hon. S. L. Powers, Boston; J. T. Breck, Lebanon; Rev. James Rowell, California; Hon. S. S. Robinson, Michigan, and others. Poems were contributed by Miss Carrie Gay, North Charlestown; Mrs. Ira Rowell, Claremont; Mrs. H. M. Ayers, Hartsgrove, Ohio; and Mrs. Moore, of Hudson, Mass.; and songs by Mrs. Helen Bates, of New York city, Mr. and Mrs. Andrew Hook, of Warner, Mrs. O. S. Bugbee, of Meriden, and a male quartette. W. H. Child read the obituary record of the year and Rev. Mr. Wellman offered the benediction.

CROYDON.

President, Steven W. Gilman; vice-president, Edgar W. Davis; secretary and treasurer, Milton C. Cooper; executive committee, Steven W. Gilman, Milton C. Cooper, John C. Loverin.

Croydon opened Old Home Week with several bonfires, the largest on Pennyroyal hill. Tuesday was the day for celebration, and by noon six hundred sons and daughters of the town had assembled. Dinner was served at 12 o'clock and at 2 the exercises were held in the church, which was beautifully decorated with flowers. Steven W. Gilman presided with grace and dignity over the carrying out of the following programme: Prayer, by Rev. Mr. Matthews, of Grantham; the reading of letters by the

clerk of the association, M. C. Cooper, from Asa W. Davis, Rev. L. H. Elliot, and others, in response to invitations extended to attend the meeting; address of welcome by Rev. Mr. Heath, pastor of the Croydon church; the reading by Mrs. Frank A. Sibley of a poem written by Edward A. Jenks; statistics regarding the aged people of Croydon, accompanied by appropriate remarks, by Mrs. Mabel A. Sargent; cornet solo by Rev. Mr. Heath; a select reading by Mrs. Fred Putnam, of Lowell; a song by Gustavus Allen; a duet by Mrs. E. B. Cutting and Mrs. A. W. Cutting, daughters of the late Dr. Williams Barton; a solo by Mr. Rice, of Worcester, Mass.; the address of the occasion by Mrs. Augusta Cooper Bristol, of New Jersey; remarks by James B. McGregor, of North Newport, who was one hundred years old September 6, and by Wilbur H. Powers, of Boston. These exercises were interspersed with singing by the Croydon choir, with Miss Mabel Cooper as accompanist, and also several selections by a quartette composed of E. J. Richardson, Miss Alice Ransom, and Mrs. Richardson, of Newport, and Dr. Hanaford, of Grantham.

At West Canaan the village common was decorated and a display of fireworks given at the opening of Old Home Week. At Canaan a basket picnic was given on Wednesday, by the M. E. Sunday-school.

DANBURY.

The ladies of the Baptist Benevolent Society, at Danbury, held an Old Home Week fair on Thursday afternoon and evening, which was a great success in every particular, one hundred dollars being netted for the benefit of the church. The hall was decorated with bunting, and contained handsome booths of various descriptions. The programme included addresses by Dr. Gile of New London, Stillman Clark, and Dr. L. V. Knapp; flute solo, M. A. Paris; recitation, Mrs. Celestia Eastman; and graphophone selections by George Bean of Boston.

DEERFIELD.

President, John J. Cilley; vice-presidents, J. H. Morrison, John S. Robinson; secretary, C. R. Brown; treasurer, E. T. Chase; executive committee, George W. Brown, James H. Prescott, Byron Swett.

Bonfires on Mount Delight hills ushered in Old Home Week in Deerfield. Religious services were held morning and evening on Sunday, and Tuesday all hands, to the number of six hundred, joined in a basket picnic at Vesey's grove, Pleasant pond. The Epsom brass band discoursed music all day, the Deerfields and Eppings played baseball, and a large flotilla gave a free boat ride to all who wished. John J. Cilley, the president of the association, acted as master of ceremonies, and the speakers were: George W. Brown, Charles W. Prescott of Raymond, John H. Burbank of Boston, George and Carl French of Danvers, Dr. Towle and W. V. B. Tilton of Deerfield, and others. Mrs. Lewis Prescott and Miss Young also entertained the audience with select readings. A double quartette rendered selections specially fitting for the occasion, much to the enjoyment of all, and the songs sung by the five French brothers and a friend were particularly amusing.

DERRY.

President, George S. Rollins; vice-president, Alvin J. Seavey; secretary, O. S. Bartlett; treasurer, William J. Kingsbury; executive committee, Charles W. Abbott, C. S. Campbell, Charles Bartlett, Volney H. Moody, F. J. Shepard, E. W. Rowe, H. A. Hill, John E. Webster, Mrs. E. N. Whitney, Miss Messer, Miss E. Bertha Clark, Mrs. Sarah Frye, S. Howard Bell, Madame Henrietta E. Drake.

Derry celebrated on Saturday, August 24, at the pavilion on the shores of Beaver or Tsienneto lake. President George S. Rollins called the gathering to order at 10:30 in the morning, and Rev. Richard T. Wilton offered prayer. After a selection by the Rosini Ladies' quartette of Manchester, the address of welcome was given by Judge C. W. Abbott. Other speakers were Rosecrans W. Pillsbury, John C. Chase, Capt. L. R. Pillsbury, James P. Callahan, Henry S. Warner, Mark F. Hill, and William T. Morse. After more music by the quartette and the Derry brass band, the meeting adjourned for dinner. The afternoon was given over to the former residents, and a committee elected in the morning, William P. Clark of Nashua, Charles W. Hill of Springfield, and J. Warren Bailey of Somerville, made the following appointments for organization: President, Charles M. Floyd of Manchester; vice-presidents, J. Warren Bailey of Somerville, Mass., and John L.

Cunningham of Boston, Mass.; secretary, Mrs. F. J. Shepard; executive committee, Fannie Webster Ray and Mattie Brown Tyrie. In the absence of Mr. Floyd the meeting was presided over by J. Warren Bailey of Somerville, Mass. Prayer was offered by Rev. George S. Chase of Warren, Me. Mr. Bailey made a pleasing address of introduction, and among the other speakers of the afternoon were: Rev. Thomas Tyrie, of Attleboro, Mass.; Mrs. Myra Clark Grinnell, of Beloit, Wis.; Rev. Myron P. Dickey, of Milton; N. C. Randlett, of Haverhill, Mass.; Rev. Henry Cunningham, of Boston, Mass.; Mrs. Sponsey Hutchinson, of Kansas, and others. On Sunday, August 25, Old Home sermons were preached by Rev. Thomas Tyrie and by Rev. J. W. Adams.

DUNBARTON.

Dunbarton's third Old Home Day was Saturday, August 24. It was as enjoyable, though not as elaborate, as its predecessors, and the rain late in the afternoon cut short a very pleasing programme. The Dunbarton band, James Gregory, leader, gave a concert before dinner which was partaken of in true picnic fashion. After dinner came baseball and other sports and the speaking, which was presided over by John B. Ireland, president of the day. Prayer was offered by Rev. W. A. Bushee, and addresses made by Rev. E. O. Jameson of Boston, Joseph Burnham of Chicago, Rev. T. C. H. Bouton of Henniker, Senator Henry E. Burnham of Manchester, Col. John G. Crawford of Manchester, and Col. William H. Stinson of Goffstown. A number of Old Home Week visitors from out of town were present, while among the old people met were three couples over eighty years of age, Col. and Mrs. Samuel B. Hammond, Mr. and Mrs. Moses Hadley, and Mr. and Mrs. John O. Merrill.

EPSOM.

President, Warren Tripp; vice-presidents, Dariel Yeaton, Edwin R. Yeaton; secretary, J. H. Dolbeer; treasurer, Benjamin M. Towle; executive committee, Walter H. Tripp, Mrs. R. W. Heath, True W. Center.

Epsom's third observance of the Old Home Week anniversary was held in Tennant's grove at Short Falls, on Wednesday, and surpassed all expectations in the way of attendance and enthusiasm.

The Epsom brass band furnished music throughout the day, and an excellent dinner was served under the supervision of the ladies. For the exercises of the afternoon J. H. Dolbeer called the gathering to order, and Rev. Mr. Blue made the opening prayer. Clayton H. Fowler gave the address of welcome, and then the programme was placed in the hands of the president of the day, Warren Tripp. "The Old Oaken Bucket" was sung, and an interesting sketch of the old meeting-house and its service, written by Mrs. Blake Cass, was read by J. H. Dolbeer. Then followed a felicitous address by Gen. John B. Sanborn, of St. Paul, Minn., a native of Epsom, who made a plea that in some way the bones of Major Andrew McClary, who fell at Bunker Hill, be removed to Epsom, and a monument erected to the memory of that Revolutionary hero. At the close of his address Rev. M. Tetley sang a solo, and a poem, written for the occasion by Mrs. R. W. Heath, was read by Mrs. James Tripp. E. J. Burnham, of Manchester, delivered an address, and Misses Leighton and White sang a duet. Brief addresses by John Lang of Franklin, George Abbott of Concord, and others followed, and the formal exercises closed with the singing of "My Childhood's Home."

FITZWILLIAM.

President, George H. Fairbanks; vice-presidents, E. L. Stone, L. Byam; secretary, Z. A. Boyce; treasurer, C. Haskell; executive committee, Chester Phillips, Julius Firmin, Webster Towne.

Fitzwilliam's Old Home Day was Thursday, but on the previous evening former pupils of grammar school No. 5, in the town, held a reunion with one hundred and fifty present. The following musical and literary programme was given: Instrumental music, Mrs. Helen Smytherman Fisher; singing, "Home Again," by Mrs. C. D. Bigelow, Grace Putney, Mrs. Hattie Cummings, Andrew Lawton, and Edward Fairbanks; piano and cornet accompaniment by Mrs. Laurence and Leroy Gilson; prayer, Rev. John Colby; address of welcome, Hon. A. Blake; response, Evard Whittemore, of Hudson, Mass.; speeches, John M. Parker and Samuel Kendall. Interesting letters were read by Mrs. Hattie Davis Cummings, from Mrs. Eunice Bryant Stannard, of Wisconsin; Henry W. Kendall, of Chicago; George French, of Andover, Me

and T. D. Jenkins, of New York. Miss Grace M. Putney also read letters from W. E. Dickinson, of Amherst, Mass.; Fannie Webster Rugg, of Michigan; Miss Julia A. Bradley, of East Jaffrey; Cynthia Allen, Everett Bowman, of Lake Pleasant; Sarah A. Brown, of Lawrence, Kan.; Anna Carter Blodgett, of Llano, Tex.; Isaac F. Paul, of Boston; Sarah Adams, of Byers, Ill.; Percy A. Carter, of Armour, So. Dak. A reading, "Whistling in Heaven," was given an effective rendering by Mrs. Sarah Carter Whitcomb, and was warmly applauded. The regular programme closed with the singing by the quintette and audience of "Auld Lang Syne." The presiding officer, Frank Felch, brought up for the meeting's consideration the question of a permanent organization. It was voted to form such an organization, and the following committee was elected to take the entire matter in charge: Frank Felch, D. H. Firmin, C. B. Peny, Hattie Haskell Davis, J. M. Parker, Mrs. Ida L. B. Paul, and George A. Parker. The exercises of the evening closed by the singing of "Come, Cheerful Companions." On Thursday a basket picnic and general good time were the features of the day.

FRANCESTOWN.

President, Edson H. Patch; vice-president, George K. Wood; secretary, Miss Maria A. Richardson; treasurer, Mrs. Emily Henderson; executive committee, George F. Pettee, Dr. E. D. Stevens, Mrs. P. L. Clark.

The town of Francestown combined its Old Home Day, on Thursday, with the centennial of Francestown Academy, founded in 1801, when there were but eleven dwellings in the village. At the semi-centennial, in 1851, the orator was Gen. Franklin Pierce. On this occasion it was County Solicitor James P. Tuttle, who gave a most interesting address. Edson H. Patch acted as master of ceremonies, Rev. W. R. Cochrane offered prayer, and Mrs. Mabel A. Bailey read a poem for the occasion by T. L. Bradford, of Philadelphia. This was in the forenoon. At noon dinner was served in the town hall to one hundred and fifty, after which the toastmaster, C. B. Roote, of Northampton, called upon the following: "The Science which Should Become our Country," Gen. C. C. Andrews, of Minnesota; "The School Bell," J. A. Woodward, of Lyndeborough; "The Old and the New," ex-Gov. David H.

Goodell, of Antrim ; "The Physicians," Dr. H. D. Gould, of New Boston ; "Ideals in Education," A. J. George, of the Newton High school ; "Our Insurance Men," A. L. Keyes, of Milford ; "The Boys of '61 to '65," Gen. C. W. Stevens, of Nashua ; "Old Memories," Henry Manning ; poem, "The Academy," Mrs. F. A. D. Atwood. On Friday, pupils in the academy under Prof. H. S. Cowell, held their fourth quinquennial reunion. In the morning Professor Cowell called the roll and one hundred and fifteen responded. Hon. E. W. H. Farnham gave the address of welcome, and Hon. George E. Bales, of Wilton, responded. Songs, recitations, and piano solos were also on the programme. After dinner, and a social hour, the exercises were resumed in this order : Poem, "Absurdity of Post-prandial Exercises," Mrs. Rebecca W. Marlowe ; "Our Family," C. S. Colburn ; "Our Doctors," Dr. A. J. Todd, of Manchester ; "Our Pedagogues," W. A. Woodward, of Rockport, Mass. ; "The Twentieth Century Schoolmistress," Mary L. Epps, of Athol, Mass. ; "Our Dentists," P. W. Soule, of Monson, Mass. ; "Newspaper Men," G. A. Chapin, of Worcester, Mass. ; "Insurance Men," A. L. Keyes, of Milford ; "A Voice from the Mountain Farm," Rosa Colburn Prescott, of Francestown ; "Our Natives," Dr. J. P. Rand, of Monson, Mass. ; reading, Mrs. W. C. Russell, of Merrimack, Mass. ; solo, Mrs. John Woods, of Manchester ; violin obligato, A. L. Keyes, of Milford ; duet, Mrs. Ella C. Cummings and Mrs. Annie E. Heald, of Milford. The exercises of the day were brought to a close in the evening with an old-fashioned sociable in the town hall.

FREEDOM.

President, S. W. Fowler ; vice-presidents, E. I. Towle, George F. Huckins ; secretary, E. T. Merrow ; treasurer, F. C. Tyler ; executive committee, George I. Philbrick, R. G. Foster, W. A. Bartlett.

Freedom had a diversified Old Home Week programme, one of the main features being three games of baseball, the home nine beating Sanbornville and Kezar Falls, but losing to North Conway. The presentation of the drama, "Comrades," was another entertaining number on the programme. On Sunday, Rev. J. H. Murgidge, pastor of the Christian church, preached the Old Home Week sermon to a large congregation. Old Home Night was ob-

served Thursday evening. Prayer was offered by Rev. Mr. Murgidge. Music was furnished by the Oberon quartette of Laconia, and by Deveraux's orchestra of Kezar Falls, Me. Addresses were made by Frank M. Bennett, Esq., of Hollis, Me., Hon. Frank C. Wood, of East Boston, Mass., and Dr. S. A. McDaniel, of Kezar Falls, Me., and letters were read from absent friends who were unable to attend.

FRANKLIN.

The Christian church at Franklin recognized the spirit abroad in the state, by a service especially for the old people. The pastor, Rev. L. W. Phillips, preached to a large congregation in the morning, among those present being twenty-five people over seventy years of age, eight over eighty, and two over ninety. In the evening a praise service was led by the choir, past and present, while the circumstances connected with the authorship of many of the old hymns was given by the pastor. J. H. Rowell spoke of the music connected with the Christian church, where he served as leader nearly fifty years. Miss Clara E. Rowell gave a paper of reminiscences, which was gathered from the older people, of the changes in town and church since the church was built in 1838. A letter from J. P. Jewell, for many years superintendent of the Sunday-school, was read, and Mrs. Betsey Brown, ninety-four years old, told in a clear and interesting way her recollections of going to church in a log house, and later in a framed barn.

GRAFTON.

President, Burt W. Dean; vice-presidents, Eben Gove, Henry M. Valia; secretary, Willis M. Hoyt; treasurer, Almon H. Barney; executive committee, Fred Gage, W. C. Rollins, Guy C. Haskins.

Eureka Grange, No. 69, of Grafton, chose August 22, as the best day of Old Home Week to celebrate with a basket picnic at Davis's grove. Lunch was served for visitors from out of town and a programme of speaking and music was prepared, with Congressman Cyrus A. Sulloway and Barron Shirley, Esq., of Franklin, on the list of speakers. Grafton band furnished music during the day and after the exercises there were sports in the village.

GRANTHAM.

Wednesday of Old Home Week was the date of a notable event in the history of the town of Grantam, the presentation of a library building to the town by L. D. Dunbar of Enfield. The exercises of dedication were presided over by Dr. H. A. Hannaford, and were opened with prayer by Rev. C. T. Matthews. Addresses were made by Attorney-General Edwin G. Eastman, of Exeter, and by Hon. Wilbur H. Powers, of Boston, after which the donor formally presented the library to the town and a speech of acceptance was made by Rev. Mr. Matthews.

GREENLAND.

President, John Porter Weeks; vice-presidents, George W. Lord, Mrs. Isaac W. Carr; secretary, Miss M. I. Holmes; treasurer, Gilbert P. Hoyt; executive committee, Elmer D. Moulton, Charles H. Brackett, William M. Haines, William R. Weeks, William A. Odell.

Greenland observed Old Home Day on Wednesday by a picnic at Weeks's grove, Bayside, an ideal place. A chowder dinner was served at noon, after which there was a general social good time; the Stratham's beat the Greenlands at baseball and various sports were enjoyed. The Sunday previous a sermon appropriate to Old Home Week was preached by the venerable Rev. Edward Robie, D. D.

Gilford and Gorham were among the towns that lighted beacon fires at the opening of the week, on Belknap mountain in Gilford and on Mount Moriah in Gorham. Gilmanton come near to an Old Home Week celebration in its fourth annual fair of the Ladies' Aid Society, held at the old Smith meeting-house and the adjoining grounds on Thursday, August 15. The twelfth reunion of Company C, Sixteenth Regiment, New Hampshire Volunteers, was held at Greenville on Tuesday of Old Home Week.

HANCOCK.

President, G. F. Weston; vice-president, Maro S. Brooks; secretary, Mrs. Minnie Ware; treasurer, Mrs. Lewis Hunt; executive committee, Mrs. W. E. Putnam, William D. Fogg, George W. Goodhue.

Hancock celebrated Old Home Day on Wednesday with a picnic dinner in Goodhue's grove, a concert by the Hancock cornet band and afternoon exercises in the church, presided over by Prof. George F. Weston, of Providence, R. I., a summer resident.

Upon taking the chair he "commanded" the following persons to take seats upon the platform: Rev. Albert Bowers, of Ohio; Deacon Henry Knight, of Peterborough; Deacon B. D. Hills, of Columbus, O.; Charles Pearson, of Brooklyn, N. Y.; Rev. J. L. Seward, of Keene; Mr. Stephen Duncan, of Melrose Highlands, Mass.; Dr. W. H. Weston, of New York city; Prof. Morris W. Mathes, of Harvard College; Rev. Will P. Hardy, of California. The exercises opened with a prayer by the chaplain of the day, Rev. Albert Bowers; address of welcome by the president; singing, quartette, "The Old Oaken Bucket," Mrs. Putnam, Mrs. Farly, Messrs. Robinson and Whitaker; address on forestry, with especial reference to roadside embellishments, H. F. Robinson; duet, "Whispering Hope," Mrs. Putnam, Mr. Ferran; original poem, by Mrs. Loie Whitcomb Willis, of Glenwood, N. Y.; quartette, "Only a Dream of the Old Home," Mrs. Farly, Mrs. Putnam, Messrs. Whitaker and Robinson; banjo solo with encore, Miss Lizzie Hayward; short addresses by gentlemen on the platform; quartette. New England anthem—composed for the occasion by James Taviston and dedicated to Frank W. Rollins—Mrs. Weston, Mrs. Putnam, Messrs. Whitaker and Robinson.

HANOVER.

President, John M. Fuller; vice-presidents, Horace F. Hoyt, William G. Hurlbutt; secretary, Daniel B. Russell; treasurer, Edward P. Storrs; executive committee, Asa W. Fellows, Ozro B. Hurlbutt, Henry J. Weston.

Old Home Sunday was observed in Hanover by appropriate services at the historic college church. On Wednesday exercises were held at Hanover Center, with at least four hundred present.

The morning was spent socially, with lunch at 1 p. m., and at 2 the formal programme. A chorus, under the leadership of Mrs. T. W. Praddox, opened the meeting with a selection "Home Again"; Dr. W. J. Tucker, president of Dartmouth College, offered prayer; John M. Fuller, president of the Hanover Old

Home Week Association, delivered the address of welcome; Samuel W. Smith sang "Down on the Suwanee River"; Dr. C. E. Quimby, Dartmouth, '75, of New York, gave some very pleasant reminiscences of Hanover and its people as he knew them; Mrs. C. H. Hoyt sang "My Childhood's Home"; Rev. J. E. Badger, of Waitsfield, Vt., in his address laid much stress on the value of the Old Home Week celebrations, in that by improving the home life they materially strengthened the country; the chorus sang "Jerusalem, my Glorious Home"; addresses followed by Mr. W. D. Walker, Dartmouth, '65, of San Francisco; Rev. H. A. Stimson, of New York; and Dorrance B. Currier, of Hanover; the audience sang "America." During the meeting the seats of honor were occupied by twelve old residents of Hanover, the youngest of whom was seventy-eight, the oldest eighty-nine, and the average age almost eighty-seven.

HENNIKER.

President, Edward N. Cogswell; vice-presidents, Curtis B. Childs, George C. Preston; secretary, John H. Falvey; treasurer, Bion E. Gale; executive committee, David E. Huntington, Arthur G. Preston, George H. Dodge, Jennie Noyes Dodge, Adeline F. Cogswell.

Old Home Week in Henniker was well started by a beautiful bonfire on Craney hill. On Sunday Rev. A. S. Walker, pastor of the Congregational church, preached from the text, "Come home with me and refresh thyself." Sons and daughters of the town from half a dozen states returned for the week. The following programme was carried out on Wednesday: Prayer, Rev. D. E. Burns; selection, orchestra; address of welcome, Rev. T. C. H. Bouton; solo, "A Dream of Paradise," with violin obligato, Miss Julia M. Goss; reading, "Old Home Week, its History, Aim, and Possibilities," Harry B. Preston; selection, orchestra; address, W. D. Fellows; violin solo, Eugene Stone; address, Willis G. Buxton; singing, "When the Corn is Waving," E. F. Campbell and quartette; poem, Rev. N. F. Carter, read by Col. L. W. Cogswell; selection, orchestra; address, Dr. Jacob Scales; short addresses by former residents; singing "America," audience. After the exercises there was an exhibition by the fire department.

HOLLIS.

President, Andrew H. Spaulding ; vice-presidents, Ralph E. Tenney, George W. Hardy, Marcellus J. Powers ; secretary and treasurer, Albert F. Hildreth ; executive committee, Charles W. Hardy, Sullivan E. Kimball, Charles S. Spaulding.

Hollis's Saturday night bonfire was on Strathmore hill. On Sunday Rev. S. L. Gerould preached upon "Our Indebtedness to the Home." A reception was tendered the Old Home Week visitors Wednesday morning, at the town hall, and at 12:30 a dinner was served in the lower hall to over three hundred people. At the close of the dinner, Mr. A. H. Spaulding, president of the day, made the address of welcome and introduced Rev. S. L. Gerould as toastmaster. F. A. Hubbard, of Greenwich, Conn., responded in the toast, "Influences and Characteristics of the Old Homesteads." Dexter Greenwood, of Hoboken, N. J., spoke on "The Environments and Achievements of our Fathers," and was followed by Col. Melvin O. Adams, of Boston. Miss Hattie M. Blood read a selection, and was followed by a song by the choir. This closed the exercises in the hall. The afternoon was given to out-door sports of various kinds, which wound up with a baseball game between the Nashua and the Hollis nine. The Woman's Relief Corps gave an entertainment in the evening at the hall, which consisted of reading by Miss Bertha L. Colburn, music by the Trow sisters of Nashua, and the presentation of the three-act drama, "The Ugliest of Seven." Thursday evening the alumni of Hollis high school held their triennial reunion.

HOPKINTON.

President, H. G. Chase, of Chicago, Ill. ; vice-presidents, Rev. J. W. Tingley, Rev. Louis Ellms, Rev. Thomas J. Drumm, of Concord ; recording secretary, Prof. A. W. Goodspeed, of Philadelphia, Pa. ; corresponding secretary, C. C. Lord ; treasurer, J. S. Kimball ; directors, T. J. Putney, chairman, and fifty others.

Hopkinton people held a basket picnic on Thursday, in Chase's grove. After dinner a permanent organization was effected, and President Chase, after a brief introductory address, introduced as the speakers of the day, Rev. G. H. Tilton, of Woburn, Mass. ; Rev. Louis Ellms, of Hopkinton ; C. C. Lord, historian of the

town of Hopkinton; Mrs. Harriet S. C. Atwater, of Philadelphia, who read an original poem; and H. H. Kimball, of Washington, D. C. A cordial letter was read from Hon. R. H. Tewksbury, of Lawrence, Mass., and after the benediction by Rev. Mr. Ellms the company dispersed. Music was furnished by the Hopkinton-Contoocook band, E. G. Runnells, director.

HUDSON.

The Cummings family held its annual reunion at Hudson on Wednesday of Old Home Week, with a large attendance. President Kimball Webster gave an address of welcome, and remarks were made by Enoch Cummings, eighty-five years of age, Hiram Cummings, Reuben Cummings, and Rev. W. J. Atkinson. A programme of songs and recitations was rendered, games were played, boating on the Merrimack enjoyed, and the day closed with the reading of an original poem, written for the occasion by Mrs. Mary F. Hosley, of Brockton, Mass.

KENSINGTON.

President, Capt. Caleb W. Hodgdon; vice-presidents, Harrison Rowe, Charles E. Tuck; secretary, Thomas H. Balke; treasurer, William Inglis; executive committee, Joseph N. Austin, Frank A. Mace, and George B. Shaw.

On account of the hay harvest on the marshes, Kensington advanced Old Home Week a little, and held its celebration on Thursday, August 15. In the morning there was a ball game between Kensington and Hampton, the home team winning 7 to 6. From 12 to 2 a bountiful dinner was served in the town hall, three hundred and twenty-five persons partaking of the repast. Then followed interesting exercises, which included an invocation by Rev. David Fraser of Rowley, Mass., former pastor of the Kensington Congregational church; address of welcome by Caleb W. Hodgdon, president of the Old Home Association; singing by a quartette; a guitar solo by Miss Josephine Ba'ts; solo by Miss Abbie E. Brown, "The Old Home on the Farm;" and several addresses. Harold F. Blake of Haverhill, Mass., spoke on "People I Knew When a Boy;" Cyrus O. Brown, on "Old Traditions;" Capt. Elijah M. Shaw of Nashua and Rev. David Fraser made pertinent remarks; George W. Green of Exeter gave a

historical address, and Rev. F. H. Buffum of Salisbury, the principal speaker, took for his subject "Links of a Chain." The exercises closed with the singing of "Auld Lang Syne" by the company, and a benediction. An evening concert and ball at the town hall closed the celebration, which was much more largely attended than its two predecessors.

LEMPSTER.

President, Andrew J. Mitchell; vice-president, C. N. Krook; secretary, Susie B. Hurd; treasurer, George W. Hurd.

Tuesday was Old Home Day in Lempster. Dinner was served at noon in Grange hall to nearly two hundred. The afternoon exercises opened with the singing of "Home, Sweet Home." Rev. Mr. Felch offered prayer, and Mrs. Jennie Olmstead gave an address of greeting, the response being made by George Perley of Moorhead, Minn. Letters of regret were presented from Walter Beckwith, Salem, Mass.; B. T. Wheeler, Boston; Rev. C. H. Chase, Chicago; Dr. Levi Taylor, Connecticut, and Wilson Smith, Illinois. Addresses were made by Hon. H. W. Parker of Claremont; Professor Morse of Connecticut; Dr. Allen of Holyoke, Mass.; Rev. Messrs. Hooper, Quimby, and Felch, and P. Fox of Marlow. Original poems were read by George Bancroft Griffith and Charles Lowell, the latter seventy-seven years of age, attired in a suit of clothes that he wore when he was seventeen. George Perley gave a vocal solo, a quartette, Messrs. Booth, Noyes, Benway, and Olmstead, sang, and the exercises closed with "Auld Lang Syne" in chorus.

LISBON.

(Sugar Hill.)

President, E. Hildreth; vice-presidents, F. H. Bowles, W. K. Dexter; secretary, May Bowles; treasurer, E. W. Bowles; executive committee, Perley Smith, Mrs. Lizzie M. Bowles, Mrs. J. C. Pickering.

There was a large assemblage at Sugar Hill, Lisbon, on Friday of Old Home Week. After music and prayer by Rev. W. H. Blount, the president of the day, E. Hildreth, gave an address of welcome, to which D. L. Guernsey responded. Miss Bertha Hil-

dreth gave a historical sketch of the first settlement of Sugar Hill, and Mrs. Effie Bowles and Mrs. Mary T. Hildreth read papers upon the schools of the past. Poems were read by Jessie Whipple, and by Mrs. Richardson, a summer visitor. Letters from absent friends who could not be present were read, that from Mrs. E. A. Young of Maine being in the form of a poem, read by Miss Verna M. Bowles. A letter from C. E. Bowles of Janesville, Wis., was read by Mrs. L. M. Bowles. Simon Bowles spoke on "Old Time Singing Schools," and the large choir, under the superintendence of Darius Quimby, illustrated his remarks as pupils of those schools by singing old pieces after the old fashion. Mrs. Lizzie Bowles read a paper on "Household and Neighborhood Customs." Simon Bowles sang an Old Home Day solo, and later all sang "The Old-fashioned Bible." The benediction was given by Rev. S. S. Nickerson.

LONDONDERRY.

President, Rev. S. F. French; vice-presidents, Rev. J. P. Frye James L. Brooks; secretary and treasurer, Reed Paige Clark; executive committee, William H. Crowell, Frank E. Avery, William P. Nevins.

Londonderry opened the week with a basket picnic at the town house on Saturday. Music was furnished by an orchestra, and there was an attendance of several hundred. Brief addresses were made by a large number of the older residents of the town, and reminiscences were contributed by many of the visitors. On Sunday union services were held in the Presbyterian church at the centre of the town, present and past members of Londonderry's clergy taking part.

LYME.

President, Charles E. Gordon; vice-president and secretary, Sidney A. Converse; treasurer, George S. Metyo; executive committee, J. F. Elliott, Fannie D. Storrs, Auburn L. Simmons.

Old Home Week was ushered in at Lyme by monster bonfires on Cutting hill, Pinnacle, Holt ledge, and Lamphere hill, which were visible for miles. On Thursday the exercises began at 10:30 in the morning, with prayer and address of welcome by Rev. C. E. Gordon, followed by the singing of "America." Poems by Mrs.

G. P. Amsden and by Mrs. S. S. Converse, the latter read by Mrs. Amy Temple; a song by Mrs. Sophronia Squires of Boston; and an historical address by P. H. A. Claffin, with music by the Lyme cornet band, completed the programme of the morning. Dinner was served to five hundred, after which the exercises were resumed with brief informal speeches by Rev. H. M. Kellogg of McIndoes Falls, Vt.; Rev. C. H. Daniels, D. D., of Boston; H. A. Dike of Manchester; Charles C. Balch of East Providence, R. I.; S. F. Claffin of Manchester; Rev. W. E. Mousley of Quechee, Vt.; and O. W. Dimick of Watertown, Mass. Solos by Mrs. Squires, and an original poem by Mrs. R. R. Gilbert Chandler of Lunenburg, Vt., read by Mrs. W. S. Balch, were interspersed. The church was beautifully and tastefully decorated under the direction of Mrs. C. E. Gordon. The day closed with a social and promenade.

Launcester had an Old Home Week gathering of the Scott, Lang, and Harriman families to the number of forty-six, one lady of eighty-seven making the journey of ten miles by carriage in order to be present. At Lee a literary and musical entertainment was held on Friday evening of Old Home Week in Grange hall. Litchfield's annual picnic, conducted by the Ladies' social circle, came near enough to Old Home Week to be counted as one of its events. At Littleton, a young lady, Miss Christabel Allen, was determined that the week should not pass without observance in that town, so she gave an Old Home Week bonfire party on Saturday, with a corn roast and other features.

MANCHESTER.

The First Methodist Episcopal church of East Manchester was the only organization in that city to take any note of Old Home Week, its celebration being held on Sunday. The programme was of a rather varied nature, but decidedly interesting. In the forenoon, the pastor, Rev. C. H. Farnsworth, preached an appropriate sermon, and a short historical address was given by Rev. Irad Taggart. At the session of the Sunday-school interesting addresses were made by several members, the remarks being of a reminiscent nature. The programme concluded in the evening with talks by Joseph Kidder, George I. McAllister, E. J. Burnham, Isaac P. Huse, and Rev. Charles F. Elliott.

MARLBOROUGH.

President, Merrill Mason; vice-presidents, W. H. Aldrich, A. A. Wallace; secretary, H. H. Ward; treasurer, E. P. Richardson; executive committee, D. W. Tenney, J. H. Kimball, S. E. Partridge.

Marlborough's third annual Old Home Day and town picnic was held on Tuesday, in Richardson's grove, on the shores of Cumming's pond, with an attendance of nearly one thousand, including many from abroad. After a basket lunch at noon, President Mason called the company to order, and prayer was offered by Rev. J. L. Merrill, of Fitchburg, Mass., formerly of Marlborough. "America" was sung, and the address of welcome was delivered by Luther Hemenway, the response coming from Rev. Alexander Wiswall of Upton, Mass. Miss Helen Wiswall gave a recitation, Mrs. M. E. Osborne of Keene an original poem, and vocal music was contributed by William Nye and Orson Mason of Keene, by E. P. Richardson of Marlborough, and by a ladies' quartette, consisting of Mrs. Mason, Mrs. Holt, and Mrs. Pease. Interesting remarks were made by L. E. Tilden of Marlborough, Hon. J. W. Converse of Boston, Col. Francis W. Parker of Chicago, Rev. Charles L. Merrill of Steubenville, Ohio, and Granville Wardwell of Keene. The following Sunday Rev. Claudius Byrne preached an Old Home Week sermon at the Methodist Episcopal church.

MARLOW.

Marlow's 1901 celebration took the form of a very successful reunion of the teachers and students of the old Marlow Academy. It was held on Wednesday, August 28, when, at nine o'clock in the morning, the church bell rang to call the pupils together, as was the custom prior to the final closing of the school in 1889. Elgin A. Jones, of Marlow, principal of the school in 1878, presided, the Scriptures were read by Prof. Lucien Hunt, of Gorham, Me., principal in 1847-'49, and prayer was offered by Rev. George L. Lowell, of The Weirs, principal in 1888. The morning was passed socially, and at one o'clock the banquet was served. Dr. Carl L. Allen, of Holyoke, Mass., conducted the post-prandial exercises, which included the following responses to toasts: "The Principal of the Academy," Professor Hunt; "The Assistant

Teacher," Miss Alice Taggart, of Manchester; "The Parent," Horatio Colony, of Keene; "The Influence of the Academy upon the Town," Perley E. Fox, of Marlow; "The Old Lyceum," George A. Mayo, of Alstead; "The Bright Scholar," Prof. H. C. Wood, of Aurora, Neb.; "The Dull Scholar," Prof. George Winch, of Manchester; "The Social Life of the Academy," A. F. Howard, of Portsmouth; "The Clergy," Rev. H. O. Williams, of Ashmont, Mass.; "The Law," Hon. Ira Colby, of Claremont; "Medicine," Dr. A. W. Mitchell, of Epping; "Business," George F. Tinker, of New London, Conn. Exercises at the church followed, with music by the Philharmonic Trio, of Boston, and addresses by Judge Silas Hardy, of Keene; E. M. Smith, of Peterborough; P. E. Fox, of Marlow; and Rev. Mr. Lowell. A souvenir number of the *Evening Star*, the old lyceum paper, was read by Miss Clara E. Upton, of Nashua, and Miss Taggart. In the evening an informal reunion and musicale was held, and Mrs. Sarah J. Fish, of East Alstead, read the history of the academy. Eight of the old principals of the academy and one assistant were present during the day.

MERRIMACK.

President, Walter Kittredge; vice-presidents, George F. Spalding, F. A. Gordon; secretary, A. A. Platts; treasurer, E. E. Parker; executive committee, George A. Bean, John G. Read, Guy H. Greeley.

No formal programme was arranged for Old Home Day in Merrimack, but a good number of former residents assembled at the town hall on Friday, and enjoyed music and speeches of an impromptu nature.

MIDDLETON.

President, William F. Hanson; vice-president, Samnel Twombly; secretary, George H. Cook; treasurer, Mrs. Frederick A. Orne; executive committee, Mrs. Warren H. Whitehouse, George M. Kimball, Mrs. Alvah J. Stevens.

On Sunday Rev. R. W. Drawbridge, of Medway, Mass., a former resident of Middleton, preached an Old Home sermon, the choir of Union furnishing music. On Thursday more than five hundred people enjoyed the exercises, morning and afternoon, the banquet at noon, and dancing in the evening. The literary and

musical programme was as follows: Voluntary, Mrs. Charles Rowell; prayer, Rev. R. M. Drawbridge; remarks, by the president; address of welcome, Miss A. Mae Jones; chorus, "Home Again"; poem, "The Poet's Lament," Mrs. W. M. Lord; solo, Miss Ellen Willey; violin selection, Miss Annie Kimball; recitation, Miss M. B. Gallagher; singing, quartette; violin selection, Miss Kimball. Recess until 2:30 o'clock. Afternoon exercises: Chorus, "America"; address of welcome, Miss Jones; old settler's story, Miss Millicent Penney; violin selection, Miss Kimball; remarks, history of Middleton, Rev. R. W. Drawbridge; duet, Misses Rannels and Tanner; remarks, Frank R. Marston; singing, quartette; remarks, original poem, Mrs. W. H. W. Colomy; closing hymn, "God be with you till we meet again."

MILTON.

The annual Old Folks' reunion at Milton was held on Tuesday of Old Home Week at the residence of Hon. and Mrs. E. W. Fox. Of the two hundred and fifty people present one hundred and forty-three were more than sixty years of age, and fifty-one more than seventy. The house and grounds were tastefully decorated, and a large tent was fitted up as a museum of antiquities. At dinner two ancient round tables, with fittings to correspond, were occupied by eleven octogenarians. After dinner Miss Edwina Fox gave an address of welcome, to which Hon. John D. Lyman, of Exeter, responded. Joseph Swasey, of Rochester, told some pleasant experiences, gave an appropriate song, and recited an original poem by A. J. Hayes, of Union. Addresses were made by Rev. E. K. Amazeen, of Bow Lake; Hon. H. L. Worcester, mayor of Rochester; Rev. C. B. Osborne, of Milton; and Rev. E. W. Churchill, of Milton Mills. A tableau, "The Goddess of Liberty," singing, and prayer by Rev. Mr. Churchill, concluded the programme. An old-time fife and drum corps discoursed music during the day. All the New England states were represented in the gathering, also California, Kansas, Minnesota, New York, Philadelphia, and Washington.

MONT VERNON.

Mont Vernon began its celebration at the end of Old Home Week, with a concert by the First Regiment band of Nashua, on

Saturday afternoon, the twenty-fourth. Heavy rains spoiled the elaborate illuminations planned for that evening, but many social festivities, including concerts, vaudevillè, and dancing, were carried out. Sunday morning an Old Home Week sermon was preached in the church by the pastor, Rev. H. Porter Peck, and in the evening a very largely attended laymen's service was held, presided over by Hon. George A. Marden of Lowell, the president of the town Old Home Week Association. Edwin A. Bayley of Lexington, Mass., read the Scriptures; Deacon Harlan P. Conant of Somerville, Mass., offered prayer; Mrs. Allston Williams of Boston, sang; Miss Grace Whitmore of Boston, played a violin solo; and addresses were made by Hon. Henry P. Moulton of Salem, Mass.; City Solicitor Thomas M. Babson, Hon. Harrison Hume, Hon. Charles J. Noyes, and Col. J. Payson Bradley of Boston, closing with the benediction by Rev. Mr. Peck.

NELSON.

The meeting of the Nelson School Association was held on the afternoon and evening of August 13, followed the next day by the annual town picnic, one of the best on record. Music was furnished by a band, and the speakers included Gen. Simon G. Griffin of Keene, J. M. Robbins of Cambridge, Rev. J. L. Seward, Rev. A. E. White, Rev. E. N. Hardy, Will Hardy, Rev. E. W. Phillips, Col. F. W. Parker of Chicago, Dr. Webster Hardy of Boston, Granville Wardwell of Keene, and several others.

NEW DURHAM.

President, D. M. Phillips; vice-president, A. J. Chamberlin; secretary, Sherman E. Phillips; treasurer, John Dorr; executive committee, John Dorr, F. W. Coburn, Jr., E. E. Berry, John B. Chamberlin.

New Durham celebrated on Thursday at Temperance hall on the Plains, with a picnic dinner at noon, followed by exercises. Rev. J. F. Joy offered prayer, and President Phillips gave a cordial greeting. S. S. Parker and J. F. Cloutman of Farmington, gave historical addresses, and Miss Georgie O. Berry read a poem. Letters were read from absent friends, and J. E. Berry rendered several solos. At the close of the programme officers were elected for the ensuing year.

NEW HAMPTON.

President, Richard Pattee; vice-president, Walter R. Dow; secretary, Kate T. Piper; executive committee, Richard Pattee, Kate T. Piper, W. R. Robie, F. A. Emerson, L. Harper, George Huckins.

New Hampton's Old Home Day on Wednesday was likewise the centennial anniversary of the old Dana meeting-house, restored some years since through the efforts of the late Rev. A. J. Gordon of Boston. After a dinner in the grove the large number present sought the church where on the doors of the old-fashioned pews were placed neatly written cards of the former owners, so that more than one gray-haired man and woman occupied the old seat in which they sat with their parents. C. D. Thyng, Esq., called for order, and the more formal exercises of the day opened with singing by a volunteer choir and prayer by Mrs. A. J. Gordon. The dominant theme of the programme was the life and service of Elders Dana, Perkins, and Magoon, who lived near by and for many years preached in the curiously shaped pulpit. Heartly and eloquent tributes were paid to their memory. Several members of the Dana family were present, and a grandson, R. N. Dana of Lakeport, spoke for them. Mrs. M. W. Shapleigh of Ashland, daughter of Elder Perkins, made a touching and admirable address. Some well-written sketches of old scenes in this part of the town by Mrs. K. W. Smith were read by E. C. Lewis of Laconia, who followed them with a tribute to New Hampton's two military heroes, Gen. B. Frank Kelley and Capt. Warren M. Kelley, and an account of how the sturdy men of the old times harvested one Sunday night fifteen acres of burnt ground rye with their sickles. There was also good talking by K. W. Smith, Esq., O. F. Dow and Mr. H. F. Woodman of Beverly, Mass. Mrs. A. J. Gordon read a magazine article prepared by her deceased husband, on the New Hampton witch and her remarkable prophecy.

NEW LONDON.

President, Baxter Gay; secretary and treasurer, A. J. Sargent; executive committee, J. E. Shepard, E. E. Adams, F. P. Messer, C. E. Shepard, W. A. Messer, E. A. Todd.

New London's Old Home Day exercises were held in the town

hall on the afternoon of Thursday. The programme was as follows: Invocation, Rev. Dr. Bullen; singing, "America," the choir; address of welcome, the president; address, Rev. Dr. Sill; address, Professor McKean of Colby Academy; reading, Miss Royce of Washington, D. C.; address, Rev. Dr. Bullen; address and poem, Maj. C. W. Stevens of Boston; address, Dr. Bartlett of New York; singing, "God Bless Our Native Land," choir; benediction, Dr. Bullen.

NEW IPSWICH.

New Ipswich made its Old Home Day on Friday an occasion of pleasure entirely. In the morning there was a prize drill and parade of fire companies, followed by a play out, in which West Townsend and Ashby, Mass., won the first and second prizes. In the afternoon there were athletic sports and baseball games, and in the evening a ball at the town hall closed the day.

NEWPORT.

The Newport Old Home Week Association voted not to celebrate in 1901, but the Red Schoolhouse Association held its annual meeting and picnic on Saturday in the pine grove adjoining the old schoolhouse in District No. 7. The Rev. Father Hooper, aged eighty-four, gave a sketch of the schools of seventy-five years ago, while those of twenty-five years ago were described by Prof. C. J. Emerson. Simeon Whittier, aged eighty-five, "floored the crowd" in spelling, and there were other reminiscences and singing and recitations for two hours.

NORTHFIELD.

Executive committee, E. J. Young, Mrs. Carrie Morrison, Miss Kate Forrest, Maj. Otis C. Wyatt, Frank J. French.

Northfield's first Old Home Day, on Wednesday, was the most successful occasion in the history of the town. Two thousand people assembled at the fair grounds, where the old Northfield church, dating back to 1794, was the headquarters for the exercises. These began at ten in the morning, with an address of welcome by E. J. Young. The quartette of Shaker women from the community at East Canterbury sang, and Rev. C. C. Sampson offered prayer. Letters of regret were read from Gov. Ches-

ter B. Jordan, Hon. Napoleon B. Bryant, and the Rev. B. A. Rogers, of Texas. Mrs. Emma Carlton Parker, of Franklin, sang, Miss Gertrude Leavitt and Grace Loverin gave appropriate recitations, and George and Florence Bryant, of Haverhill, Mass., played upon the violin and piano. Rev. N. P. Philbrook, Lucius Hunt, of Gorham, Me., and Rev. D. C. Knowles, D. D., made brief addresses. Then came the dinner hour, after which the exercises opened with a solo by Elida Cogswell True. Col. William A. Gile was the orator of the day, and Mrs. L. R. H. Cross, of Concord, gave a historical address and read a poem. Prof. Craven Laycock, of Dartmouth College, and Hon. James O. Lyford were other speakers, and the musicians who took part in the morning programme were demanded again in the afternoon. The Tilton cornet band played at intervals during the day.

NORTH HAMPTON.

President, I. H. Lamprey; vice-presidents, Albert E. Locke, George L. Garland; secretary, Miss Josephine M. Drake; treasurer, George A. Page; executive committee, Fred L. Shaw. Arthur E. Seavey, J. Allan Fenwick.

North Hampton's first Old Home Day, on Thursday, although not planned as an elaborate affair, was an unqualified success. It was held in Hobbs's grove, with three hundred present, dinner served on the picnic plan, games and sports, and informal literary exercises, presided over by Irving H. Lamprey. The speakers included Rev. T. V. Haines, Rev. D. H. Evans, Mr. Sperry French, of Exeter, Dea. Francis R. Drake, Maj. Charles A. Stott, of Lowell, Mass., for thirty years a summer resident, and Mr. C. Charles Hayes, of Dover.

PEMBROKE.

President, George P. Cofran; vice-presidents, Edmund E. Truesdell, John K. Robinson; secretary, Bert G. Spaulding; treasurer, Thomas D. Avery; executive committee, Charles E. Cushing, Samuel D. Robinson, Charles P. Morse, George W. Fowler, Mrs. F. S. Whitehouse, Mrs. Edward M. Fowler, Mrs. W. A. Lamb.

Pembroke's third annual Old Home Day, on Tuesday, was another great success. The Suncook cornet band opened the

day with a concert, and at noon dinner was served in Cochran's grove. At the auditorium the following programme was carried out: Opening address, Hon. M. H. Cochran, president of the day; invocation, Rev. J. M. Olmsted; singing, double male quartette; address of welcome, Hon. John G. Tallant; solo, "The Old Home of My Childhood," Mrs. Annette K. Knox; reading, "We're Coming Back for Home Week," Mrs. James H. Osgood; selection, "Wandering Back," double male quartette; music, band; addresses by Harry Lake; John H. Dolbeer, of Epsom; Rev. J. M. Blue, of Epsom; John Lang, of Franklin; and David F. Dudley, of Concord; music, band; letters read from several old residents who were unable to attend—one from Mrs. Olive N. Aldrich, now residing in Santa Rosa, Cal., one from David Aldrich, at the same place, one from Fred B. Eaton, and one from Joseph Kidder, of Manchester; song, Mrs. James H. Osgood; selection, double male quartette, "Home Again"; "America," the audience joining and also the band; benediction, Rev. Paul E. Bourne.

On Friday the annual meeting of the Pembroke Academy Alumni Association was held, and the old board of officers, headed by Hon. Henry M. Baker, of Bow, as president, re-elected. A banquet was served in the town hall at noon, and post-prandial speeches made by Mr. Baker, Hon. Joseph Kidder, of Manchester, Postmaster Knox, of Manchester, Prof. Isaac Walker, Jacob E. Chickering, Mr. Coult, of Auburn, Martin H. Cochran, Eugene S. Head, of Hooksett, Edwin A. Smith, of Manchester, George P. Little, Harry B. Lake, and Harold F. Cheney.

PETERBOROUGH.

President, E. M. Smith; vice-presidents, William Ames, Alvin Townsend, E. H. Taylor, Charles Scott, T. B. Tucker, M. L. Morrison, J. Q. Adams, G. W. L. Farrar, A. T. Sprague, W. S. Butler, C. S. Pierce, William Moore; secretary, C. A. Jaquith; treasurer, J. F. Brennan; executive committee, G. P. Dustan, H. F. Nichols, C. H. Foster.

Peterborough's splendid observance of Old Home Week began with a great bonfire and fireworks on the summit of Pack Monadnock mountain. Thursday was the day selected for special observance, and at five in the morning the old cannon boomed out

a salute. The village was gaily decorated for the occasion, and the Battery B band, of Worcester, Mass., gave concerts during the day and evening. A clambake and old-fashioned dinner were served at noon, to the great satisfaction of the large crowd. The formal exercises were held in the opera house before a large audience. The proceedings were opened at 1:30 p. m., with prayer by Rev. De Forest Safford, pastor of the Baptist church. Judge E. M. Smith, president of the Old Home Day Association, delivered an address of welcome, and was followed by Rev. Arthur A. Blair, of Hudson, N. Y., a former resident, the orator of the day. Mr. Blair's address was of a historical and reminiscient nature. Rev. Everett D. Burr, of Boston, spoke for the "Suburban Neighbors," and Rev. Frederick B. Mott, for the "Summer Residents." Other speeches were made by Rev. George Dustan, George S. Morrison, and others. The programme was interspersed with selections by the band, and singing by a local quartette.

PIERMONT.

President, G. H. Reneau ; vice-presidents, L. M. Robie, Charles Dodge ; secretary, O. B. Stanley ; treasurer, G. W. Stanley ; executive committee, H. E. Morrison, A. Barton, W. E. Ford.

Piermont's second Old Home Day was celebrated on Wednesday in a most pleasing manner. Dinner was served to three hundred and twenty-five people, and interesting exercises followed under the direction of President Reneau. The programme opened with orchestral music and a recitation of welcome by Miss Bessie Drury. Dr. William Child gave a historical address, and other speakers included Gen. George Rogers ; Rev. W. E. Marden, of Philadelphia ; Rev. W. A. Converse, of Lyme ; E. Payson Evans, of Philadelphia ; Robert Evans, of Boston ; George Hudson, of Munsonville ; Frank Dodge, of Denver, Col. ; Charles Bixby, of Somerville, Mass. ; and Samuel T. Page, of Manchester. Readings were given by Mrs. Lillian Rogers, and songs by a male quartette, by Miss Lois Goodwin, and by Sumner Hodgdon. An enjoyable event of the day was a lunch party given by Hon. Henry H. Palmer, aged seventy-eight, to some of his colleagues in the New Hampshire state senate of 1895, and to other friends.

PITTSFIELD.

President, Hon. Hiram A. Tuttle; vice-presidents, S. J. Winslow, N. S. Drake, Dr. F. H. Sargent, William P. Adams; secretary, George E. Lovejoy; treasurer, Edward K. Lane; executive committee, Henry W. Osgood, Dr. E. O. Carr, M. Harvey Nutter, John F. Harvey, Henry W. Drake.

Pittsfield's first Old Home Week celebration, combined as it was with the dedication of the Carpenter public library, formed one of the most elaborate and important observances in the Old Home history of the state. On Saturday evening a baker's dozen of bonfires were kindled at eight o'clock, and were answered from the village street by the pealing of bells and the glare of hundreds of red fire torches. On Sunday union services were held: in the morning at the Free Baptist church, conducted by Rev. E. W. Ricker, and addressed by Rev. Ithamar W. Beard, of New York, and Rev. G. O. Wiggin, of Hampton; and in the evening at the Congregational church, conducted by Rev. G. E. Lovejoy, with prayer by Rev. E. W. Ricker, benediction by Rev. W. J. Malvern, and remarks by these laymen: H. Porter Smith, of Cambridge, Mass.; John T. Hill, of Greenwood, Mass.; George E. Foss, of Springfield, Mass.; Rev. Edwin Bromley, of Providence, R. I.; and Dr. E. L. Carr, of Pittsfield. A chorus choir sang at both services.

Wednesday, the great day, was ushered in by a salute and bell ringing at sunrise. Chief Marshal N. M. Batchelder formed the parade in line at 9:30, in a splendid display. Chief among its features were floats illustrating the women's costumes of a century, the progress in modes of travel from the pillion to the automobile, and the farming implements of ancient and modern times. The procession moved to the railroad station, where the invited guests of the occasion were received, and thence to the site of the library building for the holding of the dedicatory exercises. These opened with music by the Second Regiment band, of Concord, and the chorus choir. President Tuttle delivered the opening address, and introduced the donor of the building, Hon. Josiah Carpenter, of Manchester, who formally made his gift to the representatives of the town. In their behalf, Frank D. Hutchins, chairman of the board of selectmen, accepted the gift, and Frank E. Randall, chairman,

spoke for the library trustees, to whom were handed the keys of the building. Resolutions of thanks were presented by Town Clerk F. D. Osgood and unanimously adopted. The prayer of dedication was offered by Rev. G. E. Lovejoy, and an anthem sung by the choir, after which United States Senator Henry E. Burnham, of Manchester, delivered an eloquent dedicatory address. A poem, written by Mrs. Mary H. Wheeler, was read by Mrs. Winifred Lane Goss. This was followed by a cornet solo by A. F. Nevers; brief remarks by Judge David Cross and Mayor W. C. Clarke, of Manchester; Gen. J. B. Sanborn, of Minnesota; Prof. J. W. Webster, of Malden, Mass.; Dr. E. L. Carr and S. J. Winslow, of Pittsfield; doxology by the assembly. Dinner was served to 1,500 people at noon, and at three o'clock the Old Home Week exercises were held on the campus. After music by the Second Regiment band, the choir sang "Welcome Home," and prayer was offered by Rev. Dr. Michael Burnham, of St. Louis. Ex-Governor Tuttle delivered an address of welcome. Senator Gallinger followed with an interesting address, and after a cornet solo by Arthur F. Nevers, Mrs. Hattie F. T. Folsom read a poem written for the occasion by Mrs. Mary H. Wheeler. A historical sketch of noted Pittsfield men was read by S. J. Winslow, and brief remarks were made by J. K. Berry and Eliphalet F. Philbrick, Esq., of Boston, and H. N. Hurd, Esq., of Manchester, who traced their ancestry to Pittsfield families. The exercises closed with "Home, Sweet Home."

In the evening at eight o'clock a reunion of the alumni of Pittsfield Academy was held in the opera house. The exercises consisted of overture by the band; selection, chorus choir; prayer, Rev. G. O. Wiggin; cornet duet, Messrs. Nevers and Keane; welcome by Dr. E. L. Carr; addresses by Prof. C. A. Bunker, of Peacham, Vt.; Prof. E. C. Sargent, of New Haven, Conn.; Prof. William Hodgdon, of St. Louis, Mo.; and others; duet for clarinet and trombone, Messrs. Tozier and Webster; poem written by Mrs. Abbie Brooks, read by Mrs. Nellie Winslow Sargent; reading of letters from absent members; selections by the band. A season of social intercourse followed. During the week decorations were elaborate and general, and a large number of historic sites were marked with appropriate tablets. The proceedings of the week were later published in a handsome pamphlet.

PLAINFIELD.

President, Alvah B. Chellis; vice-president, Wallace P. Thrasher; secretary, Hattie S. Bugbee; treasurer, Edwin R. Miller; executive committee, Jason F. Johnston, Carlos D. Colby, Mary L. Chellis.

Plainfield had the high honor of being the only town in the state to count Gov. Chester B. Jordan among its Old Home Day guests. Thursday was the day for the celebration, which was held at Richards hall, at the village of Meriden. In the morning there was a reception, with music, and an address by Winston Churchill, the novelist. After dinner Governor Jordan spoke; Rev. Charles H. Richards, D. D., of Philadelphia, gave the oration of the day, and there were speeches by Hon. W. T. Perkins and Hon. Wilbur H. Powers, of Boston; Congressman Frank D. Currier, of Canaan; and Col. Converse J. Smith, of Concord. Vocal selections by a quartette and soloists were interspersed. In the evening, through the generosity of Colonel Smith, there was a display of fireworks and a general illumination.

At Portsmouth the dwellers in the Christian Shore district raised a sum of money and had band concerts, fireworks, etc., on Wednesday evening.

RAYMOND.

President, James M. Healey; vice-presidents, Charles W. Prescott, Wesley Poore; secretary, Rev. A. H. Thompson; treasurer, Olney T. Brown; executive committee, O. W. Fellows, S. M. Blake, Mrs. Laura Healey, Mrs. Georgie Scribner.

The opening observance of Old Home Week took place at Raymond Sunday, when appropriate exercises were held at the Congregational church. The church was taxed to its utmost capacity. The Odd Fellows and Rebekahs, the Relief Corps, Junior O. A. M., and Daughters of Liberty, attended the services in a body. The exercises consisted of prayer, Rev. John D. Folsom; music; reading of communication and preliminary remarks by Rev. A. H. Thompson; singing by choir of sixteen voices; sermon on "Our Home," by Rev. A. M. Osgood, of Clinton, Mass.; benediction, Rev. W. A. Patten, of Kingston. In the evening there was a praise service, followed by a general meeting. Monday was given to the renewal of old acquaintances during the day and

a bonfire in the late evening. At 7 P. M. was held the annual reunion of Rev. George S. Chase's pupils of 1860, at the Congregational church, when the following exercises were carried out: Prayer, Rev. J. D. Folsom; singing, quartette; address of welcome, M. E. Greene; response, Rev. George S. Chase; singing, quartette; reading, Miss V. A. Harriman; reminiscences, Violette Smith Tilton; singing, quartette; poem, Celia Chase Colby; remarks by former teachers, pupils, and invited guests; singing, "God be with you till we meet again"; benediction, Rev. George S. Chase. Tuesday was the great day, with concerts by the Raymond band morning, afternoon, and evening. Decorations were general and the attendance of home comers large. Informal receptions in the church parlors and on the lawn were followed by the formal exercises in the church, including prayer by Rev. Charles N. Tilton; address of welcome, President Healey; response, Col. Gilman H. Tucker, of New York; historical reminiscences, by David Henry Brown; poem, by Walter Leroy Fogg. After dinner there were baseball and other sports, and brief remarks by Wesley Poore; John M. Gove, of Concord; Miss Ida H. Fullonton, of Lewiston, Me.; Lieut. J. E. Cram; Stephen Holt, of Epping; Mrs. Lizzie Dearborn Tyler, of Exeter; William B. Blake, and Rev. C. N. Tilton, of Manchester; and Rev. A. M. Osgood. On Wednesday Companies A, B, and I of the Eleventh New Hampshire Volunteers held their annual reunion, bringing the town's celebration of Old Home Week to a fitting close.

RYE.

The selectmen of Rye sent out handsome invitations for that town's first Old Home Day, on Wednesday, at Jenness Beach grove. The result was a great success. A clambake and shore dinner were served at noon, after which John D. Marston made a brief address of welcome, and introduced as the speakers of the day James McE. Drake, of Boston; Dr. Edward Otis, of Boston; Col. Morris C. Foye, of Portsmouth; Dr. Eaton, of Wiscassin; Hon. Emmons B. Philbrick, and John F. Fraser, of Rye. The arrangements for the day were in charge of the selectmen, assisted by the school board and by efficient reception and dinner committees. The naval band of Portsmouth furnished music.

SALISBURY.

President, A. A. Beaton, M. D. ; vice-presidents, Thomas D. Little, John Shaw ; secretary, Charles A. Green ; treasurer, B. W. Sanborn.

The largest crowd and the most successful celebration ever held in town was the verdict on Salisbury's Old Home Day at the Heights on Thursday. In the morning Salisbury defeated Franklin at baseball. Dinner was served in Senator Gallinger's grove at noon, and soon thereafter the literary programme opened with music by the Franklin band. Rev. F. H. Buffum offered prayer, and Dr. A. A. Beaton gave the address of welcome. T. R. Little, for the committee on invitations, read many interesting communications from absent former residents. Brief addresses were made by Rev. Arthur Little, D. D., of Dorchester, Mass. ; George H. Sargent, of the *Boston Transcript* ; Walter Sargent, of Warner ; Luther B. Little, of New York city ; Rev. J. H. Bliss, of Webster ; Prof. John R. Eastman, of Andover ; Charles E. Foote, of Penacook ; Rev. J. W. Bean, George Caswell, of Cambridgeport, Mass. ; Charles E. Hayes, of Manchester ; and Rev. F. H. Buffum ; and the speaking closed with a brilliant oration by Senator Jacob H. Gallinger. The exercises were interspersed with music by the band and by Boston vocalists, A. A. Cole. H. W. Smith, and Alex. McDonald.

SANBORNTON.

President, E. W. Lane ; vice-presidents, Otis Sanborn, George B. Lane ; secretary, George W. Patten ; treasurer, Lowell Hanson ; executive committee, Chase B. Brown. Rev. J. N. Perrin, E. J. Trowbridge.

All roads in Sanbornton led to the town hall on Friday, Old Home Day, when the church bells rang. Moulton's band gave a concert, and then, at 10:30 in the morning, President Lane called to order for the enjoyment of the following programme: Music, by Moulton's band ; prayer, Rev. W. J. Vile ; address of welcome, a poem, E. W. Lane, president ; song of welcome, male quartette ; music, the band ; address, Prof. George H. Perkins of the University of Vermont, Burlington ; song, George A. Leavitt, quartette chorus ; music, the band. At 2 P. M. : Music, Moulton's

band; secretary's report, George W. Patten; song, George A. Leavitt, quartette chorus; address, Hon. J. A. Greene of Laconia; song, Mrs. Oscar S. Wadleigh; address, Prof. Lee Russell, teacher of natural science in the Provincial normal school of Nova Scotia; music, by the band; song, quartette; address, Prof. E. H. Russell, principal normal school, Worcester, Mass.; song, "The Old Red Cradle," George A. Leavitt; song, "Home, Sweet Home," everybody; music, the band.

SANDOWN.

President, Roscoe S. Mills; vice-presidents, A. S. Sanborn, Fred W. Brown; secretary, Nellie C. Sanborn; treasurer, Horace T. Grover; executive committee, Benning Sanborn, Charles W. Goodwin, George LeClaire.

Saturday was Sandown's Old Home Day, and a large company gathered at the grove of James Hunkins on the shores of Lake Philip. Baseball and other games were played during the day, and in the evening dancing was enjoyed. The programme of the afternoon was as follows: Selection, band; prayer, Rev. C. H. Smith; singing, "Auld Lang Syne"; address of welcome, George S. Sanborn; response, Charles J. Eastman of Chester; duet, Mr. and Mrs. Shaw of Boston; "History of Sandown," Mrs. Alva S. Sanborn; solo, "My Old New Hampshire Home," Mrs. C. C. Russell; paper, Prof. Arthur H. Clough of Pittsfield, Mass., read by Mrs. E. W. True; remarks, Joseph L. Clough of Nashua, who spoke for the summer residents of Sandown; remarks, Mrs. Willis P. Odell, who also read a letter written by Miss Agnes Hunt of East Oakland, Cal.; singing, "America." On Sunday Rev. A. B. Howard of Danville preached an Old Home Week sermon in the old meeting-house to a large congregation.

SANDWICH.

President, Charles B. Hoyt; vice-presidents, A. S. A. Gilman, Henry F. Dorr; secretary, E. Q. Marston; treasurer, E. M. Heard; executive committee, S. B. Wiggin, J. S. Quimby, Mrs. E. M. Heard, Dr. A. B. Hoag, Miss Susan Sherman, Mrs. Paul Wentworth.

The third observance of Old Home Week in Sandwich was a marked success. The circular sent out by the committee of invi-

tation was unique. At the top of the page, in connection with some views of Sandwich scenery, was the portrait of Elisha Mars-ton, who was one hundred years old on the 9th of September. The public exercises were held Thursday afternoon in the town hall, which was well filled, many being obliged to stand. C. B. Hoyt was president of the day, and gave the address of welcome. Prayer was offered by Rev. Warren J. Moulton of New Haven, Conn. Very interesting addresses were made by John B. Hoag of Woburn, Mass.; Mrs. Emma Bedee Gulliver of Brooklyn, N. Y.; Horace L. Hadley of Ohio; ex-Mayor Charles W. Mars-ton of Argentine, Kan.; Miss May Evans, president of the Lake Erie Female College, Painsville, O., and Perry E. Jewell of Laco-nia. John Lee Ambrose sang two appropriate songs. In the evening there was a social reunion. On Sunday there were Old Home services at the Methodist church. The pastor was assisted by Rev. Warren J. Moulton, and there was special music.

SOMERSWORTH.

President, Hartley S. Chapman; vice-presidents, Frank E. Libby, Mrs. A. F. Thwing, Mrs. H. M. Blood, S. A. Seavey; secretary, Miss Mary Eastman; treasurer, R. F. Hanson; execu-tive committee, Frank G. Chapman, Haven Doe, C. A. Dunn, A. J. Seavey.

Somersworth's first observance of Old Home Week was a gala occasion. The decorations were the most extensive and beautiful in the history of the city, the entire business portion being a mass of color and bunting, and they were praised and appreciated by the great number of visitors. Old Home Week services were held in the Congregational church on Sunday, Rev. J. E. Dame giving the address. Rev. G. N. Dorr offered prayer, Rev. D. B. Martin read the Scriptures, Mrs. Olive Hill Houston gave a solo, and a large chorus choir rendered several selections. Wednesday was Old Home Day. In the forenoon a long trades procession of seventy finely decorated teams passed through the principal streets. An extensive sport programme was next in order, includ-ing bicycle and foot races and hose-laying contests. The Old Home Day exercises proper were held at Central park. Presi-dent Chapman of the Old Home Week Association called the gathering to order, and introduced Mayor Haven Doe, who gave

the address of welcome. The meeting was then turned over to Miss Mary Chapman, who acted as chairman most gracefully. Many letters of regret were read by her, after which she introduced as speakers Rev. Father Thomas Wallace of Lewiston, Me.; Mrs. L. A. W. Fowler; Prof. George P. Tibbetts of Northampton, Mass.; and Hon. Oliver W. Shaw of Austin, Minn. Rev. Henry Hyde read poems written for the occasion by Miss M. P. Rollins and Mrs. Adelaide Cilley Waldron. Songs by the chorus and Daniel Hodsdon were interspersed in the programme, which closed with "Auld Lang Syne." In the evening band concerts and fireworks concluded the celebration.

SOUTH HAMPTON.

President, Jacob Eaton; vice-presidents, George W. Fitts, Eugene Noyes; secretary, Joseph J. J. Sawyer; treasurer, Frank M. Jewell; executive committee, Frank O. Towle, Frank P. Forsaith, Samuel M. Prescott.

South Hampton had its Old Home celebration Wednesday. Jacob Eaton, president of the association, conducted the exercises, which began at 11:30 A. M. Rev. LaRoy F. Griffin of Roslindale, Mass., made the invocation, and was followed by Miss Dora Jewell with a solo. "Sing Me the Old Songs Again." Prof. Geo. W. French of Brooklyn delivered an address, and as original poem by Phineas P. Whitehouse, now in Asheville, N. C., was read. Rev. Mr. Griffin spoke, and solos were sung by Miss Julia A. Floyd and Miss Milly Downing. Letters from sons of the town were read, and the exercises closed with the singing of "Home, Sweet Home." The dinner in Barnard hall was followed by a social reunion and by addresses in the town hall by L. D. Philbrick of Salem, Mass., Samuel C. Prescott, an instructor at the Massachusetts Institute of Technology, and others. It was a most enjoyable celebration.

SPRINGFIELD.

President, Charles McDaniel; vice-presidents, Moses O. Boyce, Charles E. Bailey; secretary, Florence L. Clark; treasurer, Marshall P. Clark; executive committee, Amanda M. McDaniel, Ella M. Philbrick, Marcella Hill.

Rev. Alvah H. Morrill preached the occasional sermon at the

special Old Home Week service in the Springfield church, Sunday, August 18, Rev. C. T. Matthews, Rev. William S. Morrill, and Rev. George Tewksbury assisting in the services. The choir was reënforced by former members. The church was tastefully decorated with potted plants and cut flowers. The regular Old Home Day celebration was held on Monday, August 19, in the town hall, which has recently been repaired. The first thing which attracted the attention on approaching the building was the greeting, "Welcome Home," over the doorway. The hours before noon were pleasantly spent in forming and renewing friendships, followed by dinner, which was served to a large number of people. In the afternoon the president, Charles McDaniel, called to order, and read letters in response to invitations to "come home" from H. H. Messer, Mrs. Lettie Langley, W. W. Stevens, Rev. R. Perkins, and Rev. Lorin Webster. Springfield's sons and daughters returned this year from California, Wisconsin, Texas, Georgia, Rhode Island, Massachusetts, and all parts of New Hampshire, and a good number responded briefly to the president's call for speeches. A poem written for the occasion by Rev. H. F. Snow of Talapoosa, Ga., was read by Mrs. I. A. Colby, and during the afternoon vocal solos were rendered by Mrs. F. D. Hall and U. L. George. The evening was devoted to a musical and literary entertainment as follows: Mandolin solo, Arthur Metcalf; recitation, Ruth Currier; solo, Irene McCullom; reading, Elwin Philbrick; solo, Miss Clara George; dialogue, "A Neighborly Call;" violin solo, Havene Quimby; reading, Mrs. Mary Follansbee; solo, U. L. George; song, children's chorus; reading, Mrs. Libbie Cass; solo, Miss Lelia Flagg. The hall was filled to overflowing with an interested audience, and at the close of the programme ice cream, cake, and lemonade were served, the proceeds being used toward repairs in the town hall.

SURRY.

President, Myron H. Porter; vice-president, Charles H. Blake; secretary and treasurer, Frank E. Nesmith; executive committee, Charles H. Blake, F. F. Field, Cyrus Kingsbury.

Surry's third Old Home Day, on Tuesday, showed no diminution of interest from former years. After a basket picnic at noon a programme was presented, including address of welcome

by Rev. W. F. Whitecomb ; an original poem written for the occasion by Nellie Porter Harvey and read by Kate Porter ; songs by Gertrude Conley and a quartette ; and recitations by Margaret Porter, Shirley Harvey, Robert Harvey, Ethel Newton, and Mrs. Wharton Wilcox.

Swanzey's annual town picnic was held on August 29, and was as great a success as usual. The Weare family met at Seabrook the twenty-eighth, and the Wiggin family at Stratham the same day. On the latter occasion a granite memorial was placed in position at the grave of Gov. Thomas Wiggin (1635-1667).

TEMPLE.

President, Henry W. Hayward ; vice-presidents, Willis W. Colburn, Herbert O. Hadley ; secretary, Nahum A. Child ; treasurer, James M. Holden ; executive committee, Martin H. Fisk, Herbert O. Hadley, Arthur F. Rockwood.

Temple's Old Home Day, on Wednesday, was one of the most interesting and important of the week's observances, in that it saw the dedication of two handsome monuments, both erected in memory of fallen heroes who served their country well. One is dedicated to the pioneers of 1758 and to the Temple men who served in the War of the Revolution, while the other was uncovered in honor of Gen. James Miller, of Lundy's Lane fame. Both were the gifts of the townspeople. The exercises of the day began at 10:30 in the morning with a concert by the Temple cornet band. A banquet was served to one hundred and fifty invited guests and others at noon, after which the formal exercises of dedication were held under the direction of Hon. H. O. Hadley. The monuments were gracefully presented to the town by Nahum Child, chairman of the town committee, and were accepted by W. W. Colburn, chairman of the board of selectmen. Hon. Charles H. Burns of Wilton delivered the oration of the day, a brilliant effort, and Hon. Cyrus H. Little of Manchester, speaker of the house of representatives, spoke in behalf of the state. Other speakers were Mrs. William Gerry Slade of New York, and Mrs. Nelson V. Titus of Boston, representing the United States Daughters of 1812 ; Col. William Oakes of Chelsea, Mass., representing the Bunker Hill Association ; Reuben L. Reed, historian,

of Acton, Mass.; George O. Whiting of Lexington, Mass., Maj. D. E. Proctor of Wilton, Col. George C. Gilmore of Manchester, Gen. Daniel M. White of Peterborough. An interesting incident not on the programme was the presentation to the town, by Reuben L. Reed, of a gavel composed of thirty-one pieces of wood gathered from buildings, ships, or other structures made famous by historic association.

WASHINGTON.

President, Albert T. Wright; vice-presidents, Charles A. Peaslee, Alton V. Farnsworth; secretary, Sumner N. Ball; treasurer, George D. Trow; executive committee, J. Frank Crosby, Frank P. Newman, Isaac W. Curtice.

Washington's second Old Home Day, on Wednesday, was so largely attended that the capacious town hall could not accommodate the people, and the exercises were held on the green. After a band concert at 10 o'clock in the morning, a large chorus sang a welcome, and Rev. Gilman Rice gave the invocation. The address of welcome was made by President Wright, and the response by Dr. Dinsmore of Keene. The Powers brothers sang, Mrs. M. E. Hixson gave a select reading, and Charles Lowell, seventy-nine years of age, dressed in colonial costume, rendered an original poem. After dinner the ladies' quartette sang, Rev. C. T. Reekie, of Londonderry, gave an excellent address, and Miss Trecartin, of Boston, gave a vocal solo. Walter Russell, of Deering, read a poem, Fred B. Richards, of Lyndeborough, spoke briefly, and reminiscences were given by Mrs. Duncan and Miss Kitty Gage, of New York. The exercises closed with the singing of "America." A ball game between Washington and Lempster ended the day.

WEARE.

President, David Cross; vice-presidents, George Simons, Levi B. Laney, Joseph Mayo; secretary, Mrs. Margaret M. Clark; executive committee, George H. Eastman, John W. Hanson, Hiram M. Felch, Mrs. Medora E. Currier, Miss Ida G. Adams, Edmund Barnard, Harry Simons, Eben L. Page, Alfred Osborne.

Weare celebrated on Thursday, with a great outpouring of people and much enjoyment. Upon the arrival of a special train from Manchester in the morning a parade was held, headed by

Milton Gove, aged eighty-two, and Mrs. E. Paige in colonial costume. Decorated bicycles and teams, ancient and modern, followed in a long line. School reunions occupied the time until dinner was served. After the repast Judge Cross opened the literary exercises with a felicitous speech, and called upon for brief addresses Charles J. Hadley, of Manchester; Herbert W. Lull, of Newport, R. I.; Prof. Julien Hunt, of Gorham, Me.; Elwood Paige, of Lynn, Mass.; Judge John P. Bartlett, of Manchester; and Hon. Jesse Gove, of Boston. Mrs. Medora E. Currier read two poems, one by Mrs. Abby Johnson Woodman, of Danvers, Mass., and several letters of regret. Music was furnished by Derry's orchestra and the Snowden quartette of Hillsborough. The day closed with a dancing party in the town hall and various family reunions.

WEBSTER.

President, Rev. Arthur Little, D. D.; vice-presidents, Moody A. Pillsbury, Ira A. Call; secretary, Sarah E. Sawyer; treasurer, Charles F. Sanborn; executive committee, Irvin A. Burbank; Rev. Harvey C. Sawyer, Tyler C. Sweatt.

Almost the entire population of Webster turned out for the annual Old Home Day, Wednesday, on the shores of Lake Winnepauket. The exercises opened with the Doxology, led by the president, Rev. Dr. Arthur Little, of Dorchester, Mass. Rev. Harvey Sawyer offered prayer, and remarks were made by Rev. J. H. Bliss; Deacon Francis B. Sawyer; Rev. Joseph Cogswell, of Ashburnham, Mass.; Walter Sargent, of Warner; Dr. Melvin T. Stone, of Troy; Hon. Warren Abbott; Luther B. Little, of New York city; Capt. David Burbank; W. W. Burbank; and Henry H. Austin, of Boston. Letters of regret were read. Miss Sarah E. Sawyer recited "The Old Oaken Bucket," and the exercises closed with "America."

WESTMORELAND.

President, Willard Bill, Jr.; vice-presidents, George J. Bennett, George S. Aldrich; secretary, William J. Reed; treasurer, H. C. Leach; executive committee, E. L. Nims, F. A. Knight, Allen A. Barker.

Westmoreland Old Home Day observance, on Wednesday, renewed old acquaintances from 9 to 11:30 o'clock in the morning.

The dinner was served to six hundred, after which the literary exercises at the town hall began at two o'clock with the playing of a piano solo by Miss Cora Patten, of Somerville, Mass.; invocation by Rev. H. E. Rouillard; address of welcome by the president, Willard Bill, Jr.; response by I. W. Derby, of Boston; double quartette by local singers, "Welcome to All"; poem, "Old Home Week," by Mrs. C. E. Dinsmore, of Barre, Vt., read by the secretary, William J. Reed. Of the many letters received only two were read, one from Mrs. M. M. Bradford, of Rutland, Vt., ninety-four years of age, and one from A. F. Chamberlain, of Chicago. Others unread were mentioned; address by Prof. George S. Ormsby, of Xenia, O.; tenor solo and recall, by William O. Hutchins, of Keene; poem, "The Old Town Hall," by A. A. Chickering, of Turner's Falls, Mass., read by Rev. H. E. Rouillard; instrumental duet, violin and piano and recall, by Mr. Gary of Haverhill, Mass., and Miss Bertha Brown, of Boston; speech by Dr. G. S. Albee, of Worcester, Mass.; and F. A. Knight closed by a song, "Old Home Day," written by a former townsman, J. E. Hall, of Brattleboro, Vt.

WHITEFIELD.

President, C. E. King; vice-presidents, F. P. Brown, S. H. Barnet; secretary, F. B. Lewis; treasurer, A. B. Elliott; executive committee, Mrs. A. E. Sartwell, Rev. J. S. Harrington, D. M. Aldrich.

Old Home Week was ushered in by a large bonfire on the highest point on Kimball hill. The Whitefield brass band was present and furnished music for the occasion and about two hundred citizens were present besides many guests from the "Overlook House," located near by. Messrs. Levi Bowles & Son, proprietors of the Overlook House, are deserving of much praise for the beautiful manner in which their house and grounds were illuminated, as it added very much to the occasion. Sunday morning a large and interested congregation assembled at the Free Baptist church and were treated to a very practical and able sermon prepared for the occasion by the pastor, Rev. J. S. Harrington. The church was handsomely decorated. Wednesday, August 21, was the day set apart for the observance of Old Home Day, and in accordance therewith a meeting was held in the town hall

in the afternoon, where the following programme was successfully carried out under the direction of Mr. C. E. King, president of the association: Selection, orchestra; prayer, Rev. J. S. Harrington; selection, orchestra; address of welcome, Rev. J. S. Harrington; poems, written for the occasion by Levi W. Dodge and E. H. Weston, read by Miss Florence Bray; "Home Needs," Prof. A. D. Pinkham; song, Mr. R. B. Eastman; recitation, Mrs. Matilda Glines; "Some Aspects of Education in the Past," Miss M. Grace Pinkham; selection, orchestra; five minute speeches, Mr. A. W. Chase, Rev. Solomon Cole; "Within City Walls," Mr. Edward S. Crockett; song, Mr. R. B. Eastman; "Whitefield, Past and Present," Mr. Asa C. Russell; selection, orchestra. Notwithstanding the exercises were unusually long and the hour late before they were brought to a close, yet the entire audience patiently waited, and eagerly listened to every remark made, and very reluctantly went away, vowing this, the second observance of Old Home Day, a success, and mentally resolved never to discontinue the observing of the occasion as the years roll round.

WILMOT.

President, Benjamin Emons; vice-presidents, Fred E. Goodhue, Herbert S. Clay; secretary, Mrs. L. M. Carr; treasurer, Warren F. Langley; executive committee, Mr. and Mrs. Charles F. Flanders, Mrs. Fred E. Goodhue, John H. Tewksbury.

Although Thursday was cloudy, fully five hundred people assembled at the Wilmot camp-ground to observe Old Home Day. Among them were many former residents now located elsewhere. The main feature of the day was a basket picnic. The preacher's stand was tastefully decorated with flags and flowers, and the exercises in the afternoon were listened to with interest by all who were present. The programme was carried out as follows: Singing, "Old Hundred," congregation; prayer, Rev. Mr. Nelson; remarks by the president, Benj. Emons, giving a brief history of the town; singing, "To Thee, O Country," male quartette; address, Rev. L. M. Keneston, Brattleboro, Vt.; remarks, Hon. J. O. Teele, Boston; singing, "Home Again," children; remarks, Simon Greeley, who is ninety-four years old and the oldest person living in town; singing, ladies' quartette; remarks, William Thompson, Ipswich; song, Alden Youngman, Merrimack; re-

marks, W. M. Fulton, Manchester; singing, "America," congregation; benediction, Rev. T. S. Lewis.

WINCHESTER.

President, Granville Wardwell; vice-presidents, James H. Bliss, Levi Saben; secretary, James T. Burnap; treasurer, William H. Guernsey; executive committee, LaFell Dickinson, Fred D. Lesure, C. B. Mansfield, D. C. Stearns, D. H. Thompson, A. E. Howard, C. J. Fosgate, W. A. Alexander.

As many as 1,500 people enjoyed Winchester's picnic and Old Home Day on Wednesday. Two baseball games between Keene and Winchester and dancing afternoon and evening were the features of entertainment outside of the dinner, and the literary exercises which were as follows: Singing, "America"; prayer, Rev. E. J. Deane, of Hinsdale; address by the president, G. Wardwell; song, Messrs. Leonard, Mason, Woodbury, Saben; remarks, Dr. G. C. Hill, Dr. Ira W. Russell, of Keene, and others; song by chorus; original poem, by Dr. V. W. Leach; songs by Mrs. Andrews Sprague, of Peterborough, A. L. Saben, of Manchester, Mass., A. B. Woodbury, and W. W. Ball. A number of letters were read from former residents who were unable to be present.

WINDHAM.

President, Horace Berry; vice-presidents, J. Arthur Nesmith, John H. Dinsmoor; secretary, George H. Clark; treasurer, William L. Emerson; executive committee, Joseph W. Dinsmoor, Augustus L. Barker, George E. Seavey.

An unexpectedly large number of former residents and descendants of Windham families came back for Old Home Day in that town on Wednesday. After dinner in the town hall President Berry directed the carrying out of an interesting programme, opening with prayer by Elder Samuel Campbell, of Derry. Addresses were made by William C. Harris; Judge J. R. Campbell, of Wallingford, Ct.; Joseph P. Crowell, of West Windham; Mrs. Augustus Berry, of Pelham; Prof. Cassius S. Campbell, of Derry; and Rev. James A. P. Hughes, of Nelson, Mo. Songs were interspersed, including a solo by Mrs. Frank A. Hardy, of West Derry.

WOLFEBOROUGH.

President, Hon. Sewall W. Abbott ; vice-presidents, James H. Martin, Hon. Charles F. Piper ; secretary, Bert W. Parker ; executive committee, Dr. Henry F. Libbey, Joseph Meader, Rollin Jones, Benjamin F. Burleigh, Oscar L. Young.

Wolfeborough's celebration of Old Home Week was one of the greatest and most gorgeous on record. It began Saturday evening at Wolfeborough Falls, where two great bonfires, a drum corps, and red fire combined to make an enthusiastic inception of the week. Young ladies of the Free Baptist church gave a lawn party and furnished refreshments. Sunday morning Brewster Memorial hall was packed with worshipers at the union religious service, in which all the local clergymen participated, Rev. Edgar L. Warren preaching the sermon. The event of Monday was the Old Home Week ball in the evening. Tuesday was the festal day of the week and a salute of twelve guns at daybreak ushered it in. At ten o'clock the parade, the finest of the year in New Hampshire, left its starting point, punctual to the minute. Col. Edward B. Dickinson was the chief marshal, and the long line, headed by Pease's band of Laconia, included the local camp of Sons of Veterans, the fire department, and a great array of floats and turn-outs, from pony carts to six-horse teams. Prizes, three in each division, were awarded for the best appearing teams, the most unique and original teams, and the best decorated float or hayrack, and competition was keen. Decorations of business houses and residences were general, an especial feature being the arch twenty-four feet high erected by the Kingswood Club on South Main street opposite Glendon. At 1 P. M., President Abbott called a throng of fifteen hundred to order in the large tent on the academy grounds. Here the programme included : Music by the band ; invocation, Rev. Allen C. Keith ; singing of " Home, Sweet Home," by the audience ; address of welcome, Miss E. Alice Brown ; song, Miss Helen Stevenson ; address, Hon. Charles E. Hill, of Newark, N. J. ; short speeches by W. F. McClintock, chairman of the Massachusetts highway commission ; District Attorney Henry F. Hurlburt, of Lynn, Mass. ; Rev. Dr. Wasson, of Newark, N. J. ; Hon. Lorenzo Coffin, of Fort Dodge, Ia. ; song, Miss Estelle Stevenson ; poem, Bert Wiggin Parker ; singing by the audience, " Auld Lang Syne." Mean-

while an interesting series of athletic sports, including baseball, entertained an even larger crowd outside. In the evening a social reception and general illumination closed the day, a splendid success.

WOODSTOCK.

President, Elmer E. Woodbury; vice-presidents, Albert W. Sawyer, W. L. E. Hunt; secretary, E. E. Woodbury; treasurer, F. A. Fox; executive committee, Mrs. Bertha Currier, Mrs. Anna Morrill, E. L. Bell.

Woodstock celebrated on Friday at Fairfield grove near the old meeting-house, and the occasion was a very animated and pleasing one. The day's programme, which was carried out in full, was as follows: Forenoon—Prayer, Rev. C. S. Whitman, pastor of the Woodstock Baptist church; selection, a cornet solo, by E. W. Deane of Malden, Mass., a summer resident; singing, "America," chorus and congregation; address on "Old Home," Rev. C. S. Perkins, pastor Freewill Baptist church of North Woodstock; song, "Home of My Childhood," Miss Nellie P. Bryant of Woodstock; address by the president of the day, Elmer E. Woodbury of Woodstock. Afternoon—Singing, chorus; addresses, Rev. J. E. Johnson of Philadelphia, a native of this town, now a summer resident, and William Wells of New York; singing, "Coronation," chorus and congregation; selection, Eva Baston of Woodstock; singing, Miss Bryant and Miss Alice M. Peaslee; selection, Mrs. A. W. Currier; cornet solo, Mr. Deane.

At Warner, a party of summer residents and others climbed Monument hill and built a huge bonfire, counting as they did so twenty-four other distinct blazes here and there upon the horizon. At West Concord the Congregational church held an Old Home service on Sunday, at which the hymns of half a century and more ago were sung, and historical addresses were made by the pastor, Rev. H. M. Goddard, and by Hon. Joseph B. Walker. A former pastor, Rev. C. F. Roper, of Winchester, assisted in the service, and many past members of the parish were in the congregation.

OLD HOME WEEK, AUGUST 16-22, 1902.

OFFICERS OF THE STATE ASSOCIATION.

President.

FRANK W. ROLLINS Concord.

Vice-Presidents.

JOSEPH B. WALKER Concord.
JOSEPH D. ROBERTS Rollinsford.
CHARLES B. HOYT Sandwich.
CHARLES MCDANIEL Springfield.
T. NELSON HASTINGS Walpole.
ELMER E. WOODBURY Woodstock.
GORDON WOODBURY Manchester.
TRUE L. NORRIS Portsmouth.
RICHARD PATTEE New Hampton.
C. T. WIGGIN Colebrook.

Treasurer.

HARRY H. DUDLEY Concord.

Secretary.

NAHUM J. BACHELDER Concord.

Executive Committee.

EDWARD N. PEARSON Concord.
WILLIAM H. STINSON Dunbarton.
HENRY H. METCALF Concord.

CITY AND TOWN CELEBRATIONS.

ACWORTH.

The annual reunion of the Slader family on the 19th made up the celebration in Acworth. Dinner was served to a hundred,

after which Orville L. Slader of Providence, R. I., presided over a programme of toasts, music, etc. The report of Necrology was made by Mrs. Bowers of Bellows Falls, Vt., and a poem by Miss Ellen Osgood, of Claremont, in memory of those who rest in the city of the dead, was read by Miss Myra Chatterton. Miss Annie Hayward of Harwich, Mass., gave a recitation, and music was furnished by Mr. and Mrs. Allen of Boston, Dr. Cummings of Concord, Miss Gertrude Cummings and Miss Nellie L. Woodbury. Impromptu speeches were made by Rev. G. A. Bennett, Dr. J. E. Toye, Dr. Cummings of Concord, Dr. Allen of Holyoke, Mass., who was resident physician in Acworth for fifteen years, Mr. Allen of Boston, Mr. Kempton of Newport, H. N. Hayward, and others. The exercises closed by the singing of "America" by the entire audience.

ALEXANDRIA.

Alexandria's Old Home Day, celebrated on Saturday, September 7, was a trifle belated, but none the less enjoyable. The Grafton cornet band gave a concert in the forenoon, dinner was served at noon, and in the evening Gale's orchestra furnished music for dancing. The afternoon programme, presided over by H. E. Wells, master of Cardigan grange, was as follows: Song, "America," by the grange choir; address of welcome, A. F. Cheney; reading, Mrs. Laura Emery; song, "Old New Hampshire Home," choir; address, Sylvester B. Sleeper; speech, George R. Drake of Manchester; reading, "The Settler's Story," Rev. A. H. Reed; closing address, Rev. A. H. Reed.

At Alstead the Congregational Sunday-school celebrated Old Home Week by holding its annual picnic at Lake Warren, Wednesday.

AMHERST.

The King's Daughters of the Congregational church took charge of Amherst's observance and on Wednesday evening of Old Home Week illuminated Fuller's grove at Lake Babboosic with lanterns and bonfires. A delightful musical programme was rendered by Louis Clark and son, Mrs. A. K. Woodbury of Nashua, Mrs. Oscar Shaffer of Boston, Bert Chandler, and Miss Elizabeth Hayward of Boston.

Another observance in Amherst was the annual reunion of the Harvell family, held on Thanksgiving day for twenty-nine years previous, but this year transferred to Wednesday of Old Home Week. There were twenty-eight members of the family present and dinner was served under a tree a century old.

ANTRIM.

Old Home Week in Antrim was marked by the annual roll-call of the Presbyterian church on Thursday. In spite of the rain the attendance reached 200 at both the forenoon and afternoon services. The roll-call was held in the morning and in the afternoon addresses were given by various members of the church. It is remarkable that this church, more than a century old, had had but four pastors, no one of whom ever had any other pastorate. All are dead except the present incumbent. The church has had three meeting-houses.

ANDOVER.

Andover started Old Home Week brilliantly with a tremendous bonfire on Kearsarge mountain, seven large ones on other heights, and many of lesser magnitude. Sunday morning Rev. Thomas J. Lewis, pastor of the Congregational church at East Andover, preached a special sermon and the girl choir sang. At the evening service addresses were made by W. A. Bachelder, Dr. H. A. Weymouth, N. J. Bachelder, Horace Campbell, W. B. Durgin, and Rev. Angelo Hall. The annual reunion of the Davis family was another feature of Sunday. Thursday was Old Home Day proper. Dinner was served at noon and in the afternoon the church was crowded with an appreciative audience. The Franklin military band furnished music. Rev. T. J. Lewis gave the invocation, and Prof. John R. Eastman the address of welcome. The other speakers included Prof. John D. Quackenbos of New York, Senator Jacob H. Gallinger of Concord, Barron Shirley, Esq., of Franklin, Prof. C. L. Clay of Harvard, Mass., and Prof. J. F. Morton. Dr. Weymouth gave an address in memory of the late Hon. Napoleon B. Bryant. In the evening an Old Home ball was given at Union hall.

ATKINSON.

At Atkinson special religious services were held in the Congregational church Sunday morning and evening. Rev. George H. Scott, pastor of the church, presided, and in the morning the speakers were Prof. George N. Cross of Exeter, Prof. T. B. Rice of Haverhill, Mass., and Rev. E. B. Pike of Brentwood. Additional speakers in the evening were Prof. O. B. Lord of New Orleans, and Rev. Joseph Kimball of Haverhill. Special musical programmes were arranged for both services and the church was beautifully decorated. Monday evening Professor Cross gave his illustrated lecture on "Beautiful New Hampshire." On Tuesday the Moody family held their first reunion in twenty-one years. The town celebration was held the same day at Academy hall. The forenoon was given over to the renewing of old acquaintances and friendships. A dinner was enjoyed at noon. At 2 o'clock the president of the association called to order and presented the following program: Selection, Edney's orchestra of Haverhill, Mass.; address, Morris D. Clark, M. D., of Haverhill, Mass.; solo, Miss Abbie Chandler of Haverhill, Mass.; address, Mr. Nathan B. Sargent of Methuen, Mass.; flute solo, Mr. Benjamin Morse of Fall River, Mass.; address, Mr. Francis Coggsell of Cambridge, Mass.; solo, Mrs. M. G. Calef of Haverhill, Mass.; historical sketch of the early families of Atkinson, by George A. Page. A selection by the orchestra closed the exercises of the day.

BATH.

At the instance of the ladies of the Village Improvement Society Bath celebrated Old Home Day on Thursday in the groves of Mrs. D. K. Jackman of Poughkeepsie, N. Y., which were decorated with the national colors for the occasion. At 10 A. M. the exercises opened with the following programme: Music, St. Johnsbury orchestra; invocation, the Rev. Isaac Porter; singing, "Home, Sweet Home"; address of welcome, A. N. Blandin; poem, Will Carleton; music, orchestra; history of Bath, Z. N. Hutchins; address, Will Carleton; music, orchestra; oration, S. B. Page. Dinner was served at 1 o'clock with Stanley E. Johnson as toastmaster. Responses

to toasts were made as follows: Mrs. Isaac Porter, "The Village Improvement Society"; Mrs. Lillian Carpenter Streeter, "Reminiscences"; Napoleon Morrison, "The Ladies"; Jonas Minot, "Farms"; Sherburn Sanborn, "Bath as a Birth-place"; Deacon Moses Lang, "Reminiscences of Father Southerland"; John Child, "The New Barn"; T. S. Woods, "When the Man Comes Home"; A. N. Blandin, "The Man Who Stays at Home"; Dr. G. E. Davenport, "Adopted Home"; the Rev. I. C. Porter, "Seen from the Outside"; Will Carleton, "The Old Rocks." It was Mr. Carleton's great-grandmother who, in her little apron, carried dirt upon the large rock just below the village, and there planted the first seeds ever planted in the town of Bath. That rock is one of the old landmarks of the town.

BELMONT.

Belmont ushered in its first observance of Old Home Week with bonfires on Reservoir hill and other lofty points. Wednesday afternoon was the time and Hall's opera house the place of the formal celebration, the programme for which was as follows: Selection, orchestra; prayer, the Rev. E. H. Philips; address of welcome, Dr. H. S. Beckford; "Old New Hampshire Home," quartette; historical sketch, E. C. Bean; reading, Catherine M. Johnson; vocal solo, Miss Florence Adams; remarks, J. O. Lyford; "Yachting Glee," quartette; remarks, Prof. E. G. Moore; reading, Col. J. M. Sargent; remarks, Col. Thomas Cogswell; selection, orchestra; remarks, Thomas T. Wells; reading, Helen M. Bean; election of officers; "Home, Sweet Home," quartette; benediction.

BOSCAWEN.

The secretary of the Boscawen Old Home Week Association reports as follows: "Boscawen Old Home Day was observed Aug. 19, 1902. It was in many respects the most successful of any we have held. More of the old residents came back to look over the familiar places, and grasp the hands of the neighbors and playmates of their youth. I think it came nearer being an ideal meeting than any previous. Our town

people who were on the several committees took a lively interest, more especially the programme committee. Our president, Dr. A. C. Alexander, gave us a fine address of welcome. Mr. Charles H. Ames, a Boscawen boy, held the attention of the audience for forty minutes on his trip around the world. Dr. Arthur Little of Dorchester, Mass., was very interesting and was well received. Dr. A. A. Berle of Brighton, Mass., who has a summer home with us, kept us good natured. Hon. John C. Linehan and Rev. Millard F. Johnson also favored us with remarks. The music was fine. We had a rare treat in Miss Georgia Atwood of Chicago, a daughter of one of our town girls, who rendered several selections on the harp. Vocal music was given by Dr. A. C. Alexander, Miss Marion Alexander, Mr. and Mrs. Harry Brown, Mr. and Mrs. Joseph Jackman, Mr. Almon G. Harris, and Miss Louie Harris. Thanks were given to Hon. John C. Pearson for his untiring efforts. The audience all seemed to have a good time and to be ready for an invitation to come again in 1903."

During Old Home Week the Ayers association held its annual gathering with Mr. A. R. Ayers at North Boscawen, members coming from Rhode Island, Pennsylvania, and Missouri.

BRENTWOOD.

Brentwood celebrated Old Home Day Thursday in the Congregational church, with the following programme: 10 A. M., social hour; 12 M., dinner; 1:30 P. M., speaking, singing, and remarks; invocation, John H. Wales, Manchester; singing, "America," by the people; address of welcome, the president of the association, Joseph R. Rowe; response, Charles C. S. Stevens, Kingston, and Freeman Marston, Boston; tenor solo, Clarence M. Collins, Exeter; reminiscences, Dr. J. W. H. Pollard, Kennebunkport, Me.; selection, quartette; paper, "Brentwood Soldiers in the Revolution," Katherine L. Morrill, Exeter; solo, Mildred F. Daniels, Amesbury, Mass.; paper, A. A. Wadleigh, Boston; selection, quartette; remarks, Dr. J. W. Bean, West Medford, Mass.; selection, quartette; messages from absent friends; Old Home Day poem, written by Emily Sanborn Hills, Chester; selection, quartette; paper,

F. Eugenia Jewell, Manchester; five-minute speeches by citizens of the town; singing, "Auld Lang Syne," by the people; 3 P. M., ball game. The officers of the association are: President, Joseph R. Rowe; vice-presidents, Charles O. Swain and Charles B. Snyder; secretary and treasurer, Rinda S. Dudley; chairman of the executive committee, John Lake. The secretary writes: "Many letters have been received by the association since our gathering in appreciation of the efforts of our people; and a counterpart is earnestly desired another year."

BRIDGEWATER.

Bridgewater observed her fourth Old Home Day on Thursday, August 21. Dinner was served at noon, followed by an invocation by Rev. Lucien W. Prescott of Warren, after which President John E. S. Fifield called the company to order and the following programme was given: Singing, "America"; poem, "Old Home Greeting," by Miss Lizzie Whittemore, read by Mrs. Joseph Morse; remarks by Albert P. Worthen and Joseph L. Boardman of Boston; poem, Chas. W. Johnson, Roxbury, Mass.; sketch of first settler in town by Frank J. Barnard, Everett, Mass.; reading, "The Old Gray Horse," by Mrs. Scott W. Fletcher of Lakeport; remarks, "What this Day Means to Us who left Fifty Years Ago," Rev. Mr. Prescott of Warren; duet, "For You we are Praying at Home," Mrs. Fred Pillsbury and Mrs. Joseph Morse; remarks by Rev. Austin S. Gawer of Worcester, Mass., and John B. Batchelder of Tilton; whistling solo by Dorothy Dalton. Officers elected: Sherman S. Fletcher, president; David T. Atwood, secretary; J. E. S. Fifield, Fred R. Pillsbury, Arthur H. Morrill, executive committee.

BROOKLINE.

Bonfires were kindled in Brookline on Saturday night, and Sunday morning union religious services were held in the Congregational church with a sermon by Rev. F. D. Sargent of Putnam, Conn., a former pastor. Friday was Old Home Day, and a thousand people enjoyed the exercises. Main street was attired in holiday dress and the Ashby band furnished music. At 11 o'clock exercises were held in the church, as follows:

Prayer, Rev. H. E. Covell; singing, "Home Again," quartette, Mrs. Hattie Stiles, Mrs. Mabel Gilman, Eddy Whitecomb, Charles Stickney; organist, Mabel Tucker Badger; violin accompaniment, L. S. Powers, Harry Powers; address of welcome, Clarence R. Russell; oration, Judge E. E. Parker, his subject, "Brookline (formerly Raby) in and during the Revolution;" original poem, Miss Edith Barber. After dinner bright and witty speeches were made by Rev. F. D. Sargent, Prof. James Peabody of New York, G. H. Jefts of Fitchburg, James A. Horton of Greenfield, Mass., J. F. Hutchinson of Lexington, Judge E. E. Parker, David Hobart, Rev. George Hardy of Ashburnham, Hon. Franklin Worcester of Hollis, Frank Burge. A baseball game and athletic sports with band concerts occupied the afternoon; and dancing, the evening.

While no Old Home Day celebration was held in Bristol a beacon bonfire was kindled upon Bristol Peak, 1,785 feet above sea level. Sixteen other beacon lights were visible from this eminence.

CANDIA.

The Candia club conducted the Old Home Week celebration in Candia. This club was the first organization to observe Old Home Week by a midwinter visit of many former residents to their childhood homes, a dinner being served in Boston in honor of the event. The reunion of the club this year was held in the town hall on Wednesday, August 27, and was presided over by Moses F. Emerson of Candia, vice-president of the club. A reception in the forenoon was followed by dinner and interesting post-prandial exercises.

CANTERBURY.

The Shaker community at East Canterbury celebrated Old Home Week this year for the first time, holding a picnic upon one of the hills near their village. Many guests and visitors were entertained. In the evening a characteristic programme of great interest was carried out, some special music for the occasion being worthy of more than passing mention.

CHARLESTOWN.

The first Old Home Day in Charlestown was ushered in at 7 in the morning of Friday, August 22, by the ringing of bells. A reception was held in the town hall at 10:30, followed by dinner at the Unitarian church parlors. The Bellows Falls band furnished music. A great crowd packed the hall for the exercises of the afternoon, which opened with prayer by Rev. T. D. Howard. A poem by Miss E. A. Webber was read by Rev. E. T. Blake; Lieut. W. E. Hunt gave the address of welcome with response by Prof. James A. Tufts of Phillips Exeter academy. Allan C. Reed gave a history of Faithful lodge, A. F. and A. M. Col. Samuel Webber, the well-known mechanical and civil engineer, spoke on his recollections of Charlestown 50 years ago.

William Sawyer, M. P., 84 years old, of Sawyerville, Que., a descendant of Peter Labaree, who, with the Johnson family, was taken prisoner by the Indians here in 1754, delivered a very interesting address. Hon. Stephen Salisbury of Worcester, a descendant of the Dean family, which was among the early settlers, spoke on his early recollections of the town. Five-minute speeches were made by Rev. T. D. Howard, Rev. E. T. Blake, Hon. Robert M. Colburn, and others. In the evening there was a band concert and dance at the town hall. The officers of the association are Lucius K. Thayer, president; S. T. Searle, W. E. Hunt, vice-presidents; Miss Jane Labaree, secretary; Wesley Fisk, treasurer; Mrs. H. E. Corbin, Gilbert L. Richardson, Timothy Callahan, executive committee.

CHESTER.

The town of Chester appropriated \$50 for Old Home Day and received many times its worth in pleasure and profit. Wednesday was the day celebrated. The church bells rang at 9 A. M. At 10 a procession was formed with G. A. Hosley as chief marshal and proceeded to Thayer field, where athletic sports were held. From 1 to 3 o'clock the congregation was entertained with the following programme: Music, "America," band and audience; prayer, the Rev. J. Wallace Chesbro; ad-

dress of welcome by the president, F. E. Robie; music, band; remarks, the Rev. J. G. Robertson; reading, Mrs. Carrie Wells; music, band; remarks, the Rev. Mr. Woodbridge of Somerville, Mass.; song, Mrs. O. M. Tenney; remarks, the Rev. George S. Chase of Warren, Me., the Rev. Chester J. Wilcomb of Greenfield, Gerry Hazelton of Milwaukee, Wis., C. S. Wilcomb, N. S. Morse, George C. Hazelton of Washington, D. C., and Judge George Everett of Laconia. The closing exercise was "Old Hundred" and "Auld Lang Syne" by the band. Baseball and a band concert closed the day. An interesting side issue of the day was a reunion of old pupils of Chester academy, resulting in the formation of a permanent Chester Academy Alumni Association.

CHESTERFIELD.

Chesterfield celebrated on Friday at Silverdale on the shores of Spofford lake. At least 1,000 people were present. The principal features of the programme were addresses by Edwin D. Mead of Boston, who annually returns to his native town for the summer; John C. Kuhlke, New York, a summer resident for eleven years; Col. H. B. Titus of Brattleboro, Vt.; and Judge H. H. Wheeler of Vermont, and in addition there were band concerts by the Hinsdale band in both the morning and afternoon. The celebration was brought to a close in the evening by a grand illumination in which many of the scores of cottagers participated, but of which the leading attraction was a splendid display of fireworks on the island. Arrangements for the entire day were in charge of the selectmen, George S. Fletcher, Arthur M. Davis, and Fred J. Harris, and the school committee, Mrs. Ella M. Puffer, Frank L. Houghton, and Richard T. Cobb.

CHICHESTER.

Chichester ushered in the week with bonfires, and on Sunday listened to an Old Home sermon by Rev. James Richmond, of the Congregational church, in the morning. In the evening a mass meeting was held in the Methodist church. Tuesday was the great day, and many from abroad were present as a result of the labors of the committee on invitations, Hon.

Charles H. Carpenter, chairman. The exercises were held in Langmaid's grove, and the principal addresses were given by Harry Lake and Mrs. Dow, children of Moses R. Lake, once a prominent resident of the town. Good music was interspersed among a number of brief speeches by present and past residents. The officers of the association are Charles E. Garvin, president; Charles A. Langmaid and James A. Richmond, vice-presidents; J. L. T. Shaw, secretary; J. L. Sanborn, treasurer; Walter S. Langmaid, H. T. Leavitt, George W. Lake, George W. Lane, O. T. Maxfield, O. T. Davis, and J. Frank Towle, executive committee.

CONCORD.

Bad weather compelled the abandonment or postponement of the out-of-door features of Concord's Old Home Day on Thursday, but the literary programme was a rich enough treat to make up. Hon. Joseph B. Walker called the meeting to order in Phenix hall at 1:30 in the afternoon, and introduced Judge Charles R. Corning as presiding officer. Mayor Harry G. Sargent gave the address of welcome, and Frank P. Hill, of the Brooklyn, N. Y., public library, responded. The orator of the day was Judge Henry E. Howland of New York, who said in part: "Without any disparagement to the rest of New England, the sons of New Hampshire are justified in their love for their native state, and they need no urgent invitation to seek a revival of the inspiration which they have acquired from her past. It is a little state with a great history. The wealth of a nation is in its men, and what a nursery of giants this little state has been. She has given birth to Webster, Cass, Greeley, Dix, Count Rumford, Woodbury, Dana, and a host of others who have extended the fame of America wherever the English language is spoken. Time will not allow me to enlarge upon the finest, fairest product of us all—the mothers and maidens who bloomed and blossomed within her borders."

CORNISH.

At Cornish the twenty-sixth annual old people's gathering was celebrated in connection with Old Home Day on Wednes-

day. Twenty-six years ago, through the efforts of the Rev. and Mrs. J. P. Jackson, the former at that time pastor of the Congregational church, now of Merrimac, Mass., the old people held their first gathering, and throughout the quarter century since then, on the Wednesday nearest Aug. 20, a similar gathering has been held. This year over 250 invitations were sent out, and 200 of them were responded to. Over 700 people gathered in the Congregational church to attend the exercises. One hundred and fifty elderly people took dinner together at noon. The exercises opened with music by a double male quartette; Scripture reading, the Rev. Mr. Heath, pastor of the Congregational church; invocation, the Rev. R. Adams, Meredith; address of welcome, Josiah Davis; response, the Rev. J. P. Jackson, Merrimac, Mass.; report of secretary, Wm. H. Child; solo, Mrs. R. Adams; address, Winston Churchill; address, the Rev. J. W. Wellman, Jamaica Plain, Mass.; address, Mr. McClary, Windsor, Vt.; solo, Mrs. O. S. Bugbee, Meriden; select reading, Chas. E. Williams, Boston. The following officers were chosen for the coming year: Executive committee, W. H. Child, Josiah Davis, Geo. L. Deming. The exercises closed with singing by the assemblage, "God be with you till we Meet Again," and benediction by the Rev. J. P. Jackson. A vote of thanks was extended to Winston Churchill, through whose courtesy Charles E. Williams of Boston was present and furnished entertainment. A bouquet of flowers was presented to the Rev. J. P. Jackson, the founder of the old people's movement, also a bouquet to Henry Gould, who was present and who is the oldest person in town, his age being ninety-three years. Seven different states were represented by those who attended the exercises.

DEERFIELD.

In Deerfield Old Home Week opened with a union religious service on Sunday. On Monday the former teachers and pupils of School District No. 6 held a reunion, addresses being made by W. E. King, George Waldo Browne, G. W. Stevens, and W. V. B. Tilton. Horace C. Churchill was president of

the day, and a poem for the occasion was given by Mrs. Ida Stevens of Haverhill. Monday night was devoted to an old folks' concert, while Tuesday was Old Home Day proper. The exercises were held in Deerfield grove, and were presided over by Rev. G. F. Bradford. The orator of the occasion was Harrison S. Bean of Boston, and poems were read by Mrs. M. G. Gallison of Lawrence, Mass., and Mrs. Dudley Stevens of Haverhill, Mass. The exercises were interspersed with vocal music by the Schubert Male quartette.

DANBURY.

At Danbury special religious services were held on Sunday at the Baptist church, with excellent music, and a sermon upon "The Home" by Chester Howe. On Tuesday the ladies' sewing circle conducted a successful fair, an entertaining programme being presented.

DERRY.

Reunions which added interest to Old Home Week in Derry were those of the alumni of Pinkerton academy and of the Webster family. The town Old Home Day was observed at Beaver lake on Thursday, with music by the Derry brass band. The exercises opened at 10:30 with an address by Hon. Chas. W. Abbott, president of the Old Home Week Association. The address of welcome was by Hon. Leonard H. Pillsbury. The response was by Rev. Hallah H. Loud of East Concord, a former pupil at Pinkerton academy. Brief addresses were then made by Prof. George A. Dickey of Newburyport, James F. Savage of Lowell, George Brickett of Dorchester, Mrs. Fanny Webster Ray of Haverhill, Mrs. H. A. Dinsmore of Boston, William T. Morse, and Col. William S. Pillsbury. In the evening literary and musical exercises were enjoyed at the town hall. The programme included selections by Madden's orchestra, a vocal solo by Mrs. Donald Browne, reading by Miss Mabel McKay, piano solo by Miss S. R. MacMurphy, vocal solo by Charles A. Sefton, an Old Home Week address by Ernest L. Abbott, address upon "The Psychological and Moral Bearings of Old Home Week," by Prof. Edmund R.

Angell, and address upon "How they Celebrated Old Home Week in Mont Vernon," by Rev. Donald Browne. Dancing was enjoyed by a large number until a late hour.

DUNBARTON.

A heavy downpour of rain considerably changed the elaborate programme for Dunbarton's fourth Old Home Day, but the grand old town achieved another success just the same. At 10 in the forenoon of Thursday the Dunbarton band gave a concert, followed at 11:30 by a bicycle parade. Dinner was served in the town hall and at 2 p. m. the exercises opened in the Congregational church. John B. Ireland presided and introduced as speakers Col. William H. Stinson of Goffstown, Rev. Edward M. Parker of Concord, Rev. W. S. Emery of Tilton, Rev. F. H. Buffum of the Baptist church, Sherman E. Burroughs, Esq., Hon. Henry M. Putney, and Senator Henry E. Burnham of Manchester, and Prof. William H. Burnham of Worcester, Mass. The speaking was varied by delightful music, closing with "Auld Lang Syne."

EPSOM.

Epsom's fourth observance of Old Home Day exceeded in interest and in attendance any of its predecessors. The exercises were held, as usual, in the grove at Short Falls, with music by the Epsom band. After dinner the company gathered about the speaker's stand and Rev. J. M. Blue offered prayer. Hon. Warren Tripp, president of the association, welcomed the company and introduced Harry F. Lake of Pembroke, who gave an eloquent address. A paper by Mrs. Priscilla W. Heath on the "Social Customs of Fifty Years Ago," was read by Mrs. Sarah L. Tripp. Other speakers were Hiram A. Holmes, who gave a history of the mills of the town; Gen. John B. Sanborn of St. Paul, Minn., Curtis B. Childs of Henniker, John A. Lang of Roslindale, Mass., Frank E. Randall of Pittsfield, Dr. Barstow of Kingston, Mass., and Martin H. Cochrane of Pembroke. On Thursday the new library building was dedicated with appropriate exercises; and on Friday a tablet which had been erected by the ladies of the

Historical club, marking the spot upon which the first church was built, was unveiled.

FRANCESTOWN.

At Francestown Old Home Day was fittingly observed Tuesday with a literary entertainment in Twain hall, and a basket picnic. The programme consisted of impromptu speeches, an ode written and read by Mrs. Lucy Patten, and a poem by Mrs. Flora Dodge Atwood of New Boston.

FITZWILLIAM.

Fitzwilliam's Old Home Week opened Wednesday night with the second annual reunion of the teachers and pupils of school district No. 5. Among the speakers were Samuel Symonds of New York, Dr. O. H. Bradley of East Jaffrey, and Samuel Kendall of Fitzwilliam. On Thursday the annual town picnic was held at Laurel lake and was a success in spite of the weather. The programme: Prayer by Rev. A. W. Holmes of the Congregational church of Fitzwilliam; address of welcome by Levi A. Fuller of Marlborough; music by the Red Men's band of Winchendon, 20 pieces; reading by Miss Blanche Fiske of Winchendon; music by the band; remarks by Rev. Mr. Clark of the Methodist church at Fitzwilliam Depot, Rev. A. W. Holmes, and Rev. A. W. Ackerman of Portland, Ore.

FREEDOM.

Baseball was a great feature of Old Home Week at Freedom, the home team playing five games and winning them all. On Sunday an appropriate sermon was preached by Rev. J. H. Mugridge. Monday was visitors' day. Tuesday evening a drama, "A Woman's Honor," was presented by local talent. On Thursday an informal reception was held in the forenoon, followed by dinner and a reunion. In the evening the newly organized Freedom club of Boston furnished the programme, consisting of an address of greeting by President Frank C. Wood, an historical address by John O. Godfrey of East Boston, musical selection by the Imperial Male quartette of Boston,

and readings by Miss Morse of Dorchester. On Friday evening an Old Home Week ball was given.

GILMANTON.

Gilmanton's Old Home Day gathering was held Thursday at the old Smith meeting-house, with dinner in Locust grove. Remarks were made by Col. Thomas Cogswell, Dr. Dudley of Abington, Mass., A. H. Hatch of New York, and others. Frank L. Ham of Boston read an original poem and musical selections were given.

GILSUM.

The celebration of Old Home Day in Gilsum occurred on Tuesday. In the afternoon the town hall was well filled and an excellent programme carried out, opening with prayer by Rev. Sylvanus Hayward of Southbridge, Mass., a native of Gilsum. Music was furnished by a selected choir and addresses were made by Rev. Mr. Hayward, Rev. W. E. Renshaw of Lynnfield, Mass., Rev. Charles Hayward of Ludlow, Vt., Rev. Myron W. Adams, Ph. D., dean of Atlanta university, Charles Kingsbury, M. D., of Medford, Mass., Hon. Charles E. Hull of Salem, Ill., and Louis E. Guillow of Boston, Mass. Letters from absent friends were read by the secretary. In the evening the hall was the scene of an enjoyable and informal reception.

GRAFTON.

Old Home Day was celebrated Thursday afternoon, Aug. 21, at Barney hall, owing to the rain. The programme was as follows: Prayer, Rev. J. B. Aldrich; singing, South Grafton male quartette; address of welcome, George Barney; violin solo, Mrs. Annie Smith and Harold Smith; address, Prof. J. Warren Smith, Columbus, Ohio, formerly of this place; singing by the Smith family; address, Sam Smith, Lowell, Mass.; speaking, Stella Davis; singing, Mrs. Annie Smith; letter from L. E. Kimball of Lowell, Mass., read by H. G. Dean; singing, South Grafton male quartette; singing by the audience, "Home, Sweet Home"; after which the band played several pieces. A good time was enjoyed by all present, and

quite a number of old residents returned to spend the day at their former home.

GREENLAND.

The picnic appointed for Thursday at Greenland failed to fulfil previous expectations in regard to numbers, in consequence of the unfavorable weather of the morning, which for a while alternated with sunshine and light showers. However, about 130 gathered at the Bayside and began the day's prospective enjoyment in the delightful spot appointed for the out-of-doors celebration, but all had finally to adjourn to the spacious, well-kept barns at the Weeks farm, where the proprietors did everything possible for the comfort and pleasure of the picnickers; and all brought back an appreciative report of the day's doings.

HAMPTON.

No formal Old Home Day celebration was held in Hampton, but some interesting reunions were held there during the week. One was the second annual gathering of an association made up of those who were born in Hampton in the year 1835. Fifteen were present, some coming from as far distant points as Florida and Missouri. The company were the guests of Mrs. Elizabeth D. Berry.

Another memorable and unique gathering was that of five brothers, who met together at Hampton Beach on Saturday for the first time in their lives. The brothers, whose ages ranged from 55 years to 78 years, and whose ages collectively numbered 327 years, had individually met before, but never in their lifetime had they ever all met together. The five brothers, their residences and their ages, who participated in this first reunion, are: Stephen S. Shannon, Salem, N. H., aged 78 years. Charles O. Shannon, Edgerton, Wis., aged 74 years. Frank W. Shannon, Plaistow, N. H., aged 63 years. Walter S. Shannon, Malden, Mass., aged 57 years. Henry M. Shannon, Haverhill, Mass., aged 55 years. The reunion of the brothers was planned by Charles O. Shannon, the second oldest, who for the past half century has been a resident of Wisconsin.

HANCOCK.

At Hancock the local band gave a pleasing concert from 1 to 2 p. m. At that hour the gathering was called to order by the president, Geo. F. Weston, A. M., of Providence, R. I. Rev. C. H. Chapin invoked a blessing and the choir sang several selections. The president's words of greeting were well received. The address, by Prof. J. G. Thompson of Fitchburg, was a rare combination of wit, the highest literary merit, and the tenderest sentiment. Rev. J. L. Leonard of Keene made a strong plea in the interest of a proposed historical society. Z. W. Brooks, 90 years of age and the town's only remaining son of a Revolutionary sire, was called upon for remarks and responded by courteously saluting the audience.

The association reorganized with M. S. Brooks of Brookline, Mass., president; Mrs. Helen Pettenwood, vice-president; Mrs. A. C. Ware, secretary; G. W. Goodhue, treasurer; A. B. Stone, Mrs. C. H. Duncan, Nellie M. Walsh, executive committee.

HAVERHILL.

At Haverhill, on Wednesday of Old Home Week, exercises were held commemorative of the centennial of the "Ladd street bell," the first church bell in the entire north country. Music was furnished by a select choir and by Nat Westgate Post band. Henry S. Bailey, Esq., presided and Rev. C. L. Skinner gave an address of welcome, with response by Fred P. Batchelder of Lynn, Mass. Miss M. Grace Woodward of West Newton, Mass., gave the historical address and there were appropriate exercises by the children. Dinner was served to 350 and a reception was held in the evening. As the result of the success of the celebration and of suggestions by William F. Whitchee, Esq., and Chester Carleton, a committee was appointed to take in charge the matter of a town observance of Old Home Week in 1903.

HOLLIS.

Hollis burned an immense bonfire on Saturday night. On Sunday Rev. S. L. Gerould preached an appropriate sermon

and special music was rendered. Thursday was Old Home Day, and all things, the weather included, combined to make it a great success. At 10 o'clock a public reception was held at the town hall and many former residents from other states were present to renew their acquaintance and revive their former experiences in conversation. At 12:30 o'clock a bountiful dinner was served in the banquet hall to about 300 people. Immediately following this Andrew H. Spaulding, president of the local association, made a short address of welcome and introduced the Rev. S. L. Gerould as toastmaster. Among those who responded to toasts were Judge Frank J. Worcester of New York and Rodney J. Hardy of Arlington, Mass. Miss Louise Stebbins of Boston rendered a violin solo. There was also music by the choir and a vocal solo by William C. Burbee. In the afternoon sports were entered into with a good deal of enthusiasm under the direction of Dr. George S. Hazard and George W. Woodin. A ball game was played between a Hollis nine and a Nashua team, resulting in favor of Nashua by a score of 7 to 6.

HOPKINTON.

Hopkinton's observance of Old Home Week opened with a union religious service on Sunday, Rev. George H. Tilton of Woburn, Mass., preaching the sermon. Wednesday was Old Home Day and the celebration was held in Chase's grove with a dinner at noon, followed by these exercises: Selection, band; song, "Home, Sweet Home," the company, C. M. Crowell, leader; prayer, the Rev. Mark Tisdale of Contoocook; selection, the band; address of welcome, H. G. Chase, president of the association; reading of letters from former residents of the town by C. C. Lord and the Rev. T. J. Drumn; brief remarks, ex-Governor Rollins, who was warmly received; address, Robert H. Tewksbury; song, "Old Oaken Bucket," double quartette; poem, Miss Lavinia Weeks, read by C. C. Lord; singing, "America," the company, led by the band; remarks, the Rev. C. E. Harrington of Waltham, Mass.

HUDSON.

Hudson opened Old Home Week with an inspiring religious service in the great tent on the common at the Center, all three of the local pastors making addresses. The night before a beacon bonfire blazed from Barrett's Hill. On Friday a bounteous dinner was served, followed by interesting exercises as follows: Prayer, Rev. F. P. Chapin; selection, Wilton orchestra; address of welcome, Kimball Webster; selection, Smith quartette; addresses, Rev. T. M. Merriman of Cambridge, Rev. N. M. Warren of the Central Park Baptist church, New York, Rev. Fred Winn of Bennington, Mrs. Susan Greeley Ireson of Lakewood, N. J., Rev. F. P. Chapin of Hudson; readings, Miss Maud Harvey, Miss Julia Peck, Miss Lettie Shephers, Miss Lettie Ryan, Worcester; songs, Mrs. Anna Morris, Miss Marion Walsh; original poem, Mrs. Mary F. Hosley, Brockton; reading of a letter of regret from Isaac Blodgett of Boston.

LEE.

Old Home Week in Lee was ushered in by a rousing bonfire on Wednesday hill. On Wednesday, August 20, the married and single men of the town played baseball in the morning. At noon dinner was served in the town hall to more than 300 people. At 2 p. m. Grange hall was filled to overflowing, carriages with people being gathered about the windows to listen to the following programme: Selection by Newmarket orchestra, C. B. Edgerly, leader; introduction of president by B. F. Davis; invocation, Rev. William Beard; greeting song, chorus of children; address of welcome by President John C. Bartlett; response by Rev. J. W. Lees; selection by a double quartette of young ladies; reading of letters by Mrs. Susan Lane, from Hon. Thomas J. Davis of Duluth, Minn., Jasper Randlett of Dover, Mrs. Bernice Russell of Newton Centre, Mass., and Prof. Ira Hoitt of San Francisco; solo, Miss Edna Bartlett; selection by orchestra; remarks by Charles S. Cartland and George E. Durgin of Dover, Dr. Frank A. Davis of Boston, John O. Bartlett of Dover, Rev. W. S. Beard of Durham, Rev. Mr. Young of Newmarket, and Rev. Daniel Evans of Cam-

bridge, Mass.; solo, Miss Nellie Wiggin; selection by double quartette; reading, Mrs. Harold York; duet, Misses Edna Bartlett and Nellie Wiggin; selection by orchestra; song, "America," by all present.

LEMPSTER.

Lempster's celebration of Old Home Week on Friday was most successful. The gathering was at the East village and the morning hours were spent in social enjoyment by those present. At noon dinner was served in the town hall to all invited guests, while the townspeople enjoyed a basket picnic. Promptly at 2 p. m. Mr. Hiram Parker, as president of the day, called the gathering to order in the M. E. church, which had been finely decorated for the occasion, and after a few words of welcome presented Dr. W. P. Beckwith of Salem, Mass., who delivered a fine address. He was followed by Dr. C. A. Allen of Holyoke, Mass., with reminiscences of people of Lempster mountain fifty years ago. An original poem was read by Hon. H. H. Metcalf of Concord; and other speakers were Hon. H. W. Parker of Claremont, Dr. Levi C. Taylor of Hartford, Conn., Perley E. Fox of Marlow, and others.

LONDONDERRY.

By a vote of the Old Home Day committee it was decided to observe the day in Londonderry by a religious service at the church Sunday, August 17. Nearly 400 were present. The committee in charge are to be congratulated in securing Rev. George Avery of New York, who gave a most interesting and helpful address, taking for his text "Hope," and handling it in a masterly manner. The programme was as follows: Organ voluntary, Mrs. Cyrus Martin; doxology, choir and congregation; invocation, Rev. C. T. Reekie; anthem, choir; reading scripture, Rev. S. F. French; hymn No. 22, choir and congregation; prayer, Rev. J. P. Frye; response, quartette; notices, by each pastor; address of welcome, Rev. C. T. Reekie; solo, Mr. Harry A. Gilcreast; address, Rev. George S. Avery; solo, Miss Lucie Tucker, King's Chapel, Boston; address, Rev.

Lucien H. Adams; singing, quartette; prayer, Rev. S. F. French; hymn No. 178, choir and congregation; benediction, Rev. J. P. Frye.

LYME.

At Lyme the weather bureau opened up Old Home Day proper with fine weather. The old church was tastefully trimmed with goldenrod as well as with other cut flowers. Upon the grounds outside the church was a motto, laid with small stones and painted, "Old Home Day, Welcome, 1902." Lyme cornet band and the grange orchestra furnished appropriate music throughout the day. The programme for the day was well carried out and was as follows: At 10:30 A. M. music, Lyme cornet band; chorus, "My Childhood Home"; music, orchestra; invocation, the Rev. B. W. Webster, Lyme Centre; quartette, "My Native Home," Fred A. Randlett, Prof. F. L. Gibson, Mrs. S. A. Converse, and Mrs. Elmer Blood; music, orchestra; solo, "Dreaming of Home and Mother," West S. Balch; address of welcome, Sidney A. Converse; solo, "Departed Days," Mrs. Sophronia Squires; poem of welcome, Mrs. G. P. Amsden; address, "The Gifts of the Nineteenth Century," the Rev. Fred Hovey Allen of Boston; solo, "Farewell, My Native Home," Mrs. Leon Melvin; music, Lyme cornet band. At noon a beautiful repast was served in Church hall. In the afternoon the programme was: Hymn, "America," congregation; music, orchestra; solo, Mrs. Henry R. Barnes; poem, "Stay on the Farm, Boys," Mrs. Sarah S. Converse, read by Mrs. C. W. Bailey; selection, Lyme Centre choir; poem, "Our Fallen Heroes," Mrs. R. R. Chandler; solo, "The Mighty Deep," Prof. F. L. Gibson; recitation, W. H. Clark; duet, "Sweet Visions of Childhood," Mrs. Sophronia Squires and Mrs. S. A. Converse. After these came voluntary and extemporaneous remarks by various people. The closing exercises consisted of singing, "Sweet Good-Bye," and music by Lyme cornet band. Over 600 people attended the exercises. A reception and promenade in the evening brought the annual event to a close.

MADISON.

The residents of Madison commemorated the 50th anniversary of their town's incorporation and at the same time observed their first Old Home Day celebration on Wednesday, August 20. The committee in charge issued their invitation in the form of an illustrated souvenir booklet, giving the programme of the week, a brief history of the town, a list of places of interest in the vicinity, and a business directory. Visitors were received on Saturday and a bonfire was kindled in the evening. On Sunday Rev. L. L. Harmon preached an Old Home Week sermon and a sacred concert was given in the evening. On Wednesday a picnic dinner was enjoyed and addresses were made by Josiah H. Hobbs, Esq., and others. The Chocorna band furnished music. Baseball games were played in the afternoon and entertainments held in the evening throughout the week, the celebration closing with a ball on Friday night. John H. Burke was president, and James O. Gerry secretary, of the committee in charge.

MANCHESTER.

The only observance of Old Home Week in the city of Manchester took place on Sunday at the First M. E. church in East Manchester, the city's oldest religious organization, having been founded in 1829. The pastor, Rev. Charles N. Farnsworth, presided, and in the morning a sermon was preached by Rev. Charles W. Dockrill of Lawrence, Mass., a former pastor. He was followed by Joseph Kidder, who was born in what is now Manchester in 1819. Before the Sunday-school addresses were made by Isaac Huse, Jr., Robert Fisher, and A. S. Lamb, the last named being the school's first superintendent. The speakers in the evening included Prof. William H. Huse, Edward J. Burnham, and Albert L. Clough.

MARLBOROUGH.

This year for the first time Marlborough opened Old Home Week with union religious services on Sunday, Rev. S. H. McCollester preaching the sermon. On Tuesday the chief ex-

ercises of the week were held in the town hall, Hayes's band furnishing music. President Partridge called the meeting to order and Rev. A. J. Smith offered prayer. The address of welcome was given by Leon A. Fuller, with a splendid response by John W. Cameron of Boston. Miss Helen Wiswall gave recitations and Rev. Albert Chase of New York brought the speaking to a close. Supper followed the literary programme.

MARLOW.

Marlow's third observance of Old Home Day was held on Thursday, August 21, in Jones's hall. Rev. F. O. Tyler gave the invocation and President G. F. Gee the welcoming address. Alfred F. Howard of Portsmouth was the orator of the day and gave a very able address in a historical vein, which held the close attention of the audience. Other speakers were Rev. Chas. P. Tinker of New York city, Geo. Tinker of New London, Conn., Dr. Butler of Chesterfield, J. Q. Jones, Perley E. Fox, Rev. F. O. Tyler, and E. A. Jones. The singing of duets by Misses Weeks and Wright and solos by Miss Weeks and Rev. F. O. Tyler were much enjoyed. After a basket lunch the afternoon hours were devoted to reminiscences by various speakers and singing. In the evening the hall was again thrown open and a concert given by the band interspersed with singing and instrumental music. There were also readings by Mrs. Avis Petts Williams and Mrs. Gertrude Wheeler, and a monologue by Miss Marguerite Upton, that were appreciated.

MASON.

Mason observed Old Home Day Thursday with a parade, consisting of a band of mounted Indians, floats representing Columbia and Uncle Sam, the Philippines, the thirteen original states, and Priscilla and John Alden, and many barges and teams. Willis Hosmer was marshal of the day, Rev. D. E. Adams, master of ceremonies, and Mrs. F. N. Ingersoll assisted. Remarks were made by Mr. Adams, Rev. John Reid of Greenville, Rev. Fred Robinson of Pawtucket, R. I., Edwin Hosmer of Sudbury, Mass., Jason Russell and Capt. O. A. Hamlett of Washington.

MIDDLETON.

Middleton celebrated Old Home Day on Thursday with literary exercises forenoon and afternoon and a ball in the evening. In the forenoon the programme opened at 10, in the church, with an organ voluntary by Miss Myrtle Johnson, an invocation by Elder Mark Stevens, and an address of welcome by the president of the Old Home Week Association, William F. Hanson. The chorus, "My Old New Hampshire Home," was sung by all present. Miss Annie Kimball of Milton gave a violin selection, followed by an address by Hon. John Rines of Dover, readings by Charles F. Marble, Miss Mae Belle Gallagher of South Waterboro, Me., and Mrs. W. M. Lord; a duet by Misses Stevens and Runnells, and the song, "Dearest Spot on Earth," by Mr. E. C. Pease. Dinner was served in the town hall. The spread was an elaborate one. At 2:30 another literary programme was given in the church. After the singing of "The Old Oaken Bucket," remarks were made by E. C. Pease, who with Mrs. Pease followed with a duet, "Home, Dearest Home." There were readings by Mrs. W. H. W. Colomy and Miss M. Pevney and solos by Miss Rosa Turner, Mrs. Henry Stevens, and Miss Helen Willey. Remarks were made by B. P. Chesley of Farmington and Rev. Mr. Peacock of New Durham. The exercises closed with "Home, Sweet Home," all joining.

MILTON.

Fairly to be counted within the range of Old Home Week observances was the centennial of the town of Milton, celebrated on Saturday, August 30. The night before there was a grand bonfire on Teneriffe mountain and a centennial ball. Saturday morning's sun was greeted with cannon and bells and field and water sports and band concerts were early in progress. At 10 o'clock a parade was held under Major Charles J. Berry as marshal. At noon the new town clock was started for the first time and dinner was served. From 2 to 4 in the afternoon were held the commemorative exercises as follows: Music by Hanson's American band; address of welcome, Mr.

Albert O. Mathes ; address of president of the day, Hon. E. W. Fox ; invocation, Rev. John M. Lowell, Haverhill, Mass ; singing, "Coronation" ; original poem, Rev. Frank Haley ; singing, "America" ; original poem and short address, Mr. Joseph P. Swasey, Rochester ; historical oration, Mr. Arthur Thad Smith ; short addresses ; singing, "Auld Lang Syne" ; benediction, Rev. John Manter, Rochester. Then came more band concerts, salutes and ringing of bells, and, in the evening, fireworks.

MONT VERNON.

Without doubt the most beautiful observance of Old Home Week was the coaching parade held at Mont Vernon on Saturday, the 23d. It was fully equal to the famous White Mountain coaching parades of years gone by, a gay pageant of handsomely adorned vehicles, drawn by fine horses, passing through the tastefully decorated streets of the village. J. Frank Wellington of Boston was marshal of the day and the First Regiment band furnished music. In the evening there was a magnificent illumination and a dancing party at The Grand. Sunday morning Rev. A. A. Berle, D. D., of Brighton, Mass., preached an Old Home Week sermon and in the evening a laymen's service was held, Hon. George A. Marden presiding, and Hon. Charles H. Burns of Wilton giving the principal address.

NASHUA.

The largest and most ambitious Old Home Day celebration of 1902 was held at Nashua on Thursday. The previous Sunday appropriate church services were held, the sermon being preached by Rev. Daniel March of Woburn, Mass., an old-time pastor. Thursday morning the Patriarchs Militant gave a parade. In the afternoon the exercises were carried out in the theater at Lawndale gardens in spite of the pouring rain. The programme opened with music by the chorus under the direction of E. G. Hood, followed by a selection by the First Regiment band. Hon. Edward H. Wason acted as president of the day, Rev. Cyrus Richardson offered the invocation, and

the address of welcome was given by Mayor Milton A. Taylor. Brief speeches followed by Col. Dana W. King, Charles Holman, J. M. Fletcher, V. C. Gilman, Gen. E. S. Greeley of New Haven, Conn., and Elwin G. Preston of Boston. At this point Governor Jordan and his staff arrived from Peterborough, being escorted to the grounds by the Nashua battalion, N. H. N. G. Gen. Charles H. Burns of Wilton gave the oration of the day, followed by Congressman Currier and Governor Jordan. Thomas G. Banks of Watertown, Mass., a former resident, was the last speaker and the benediction was pronounced by Rev. Fr. Millette. In the evening thousands of people went to the south end of the city, where, on Godfrey heights, a pyrotechnical display was held, consisting of many beautiful pieces of fireworks. Immediately following the fireworks the huge bonfire was lighted. The fire was made of 1,200 railroad ties, 25 cords of wood, 120 bales of shavings, 5 cords of slabs, 300 barrels, 100 tar barrels, 50 street railway poles, besides quantities of other inflammable material. The entire mass was constructed into a conical shape by Fred A. Wheeler, superintendent of the city farm. The fire was lighted by Noah W. Roby, who has been a resident of Nashua for 86 years.

NELSON.

The Nelson School association held a very successful annual gathering Aug. 12. Officers were elected as follows: President, R. H. Kittredge; vice-president, G. W. Osgood; secretary, Mrs. Delia Osgood; treasurer, W. B. Tolman. On the following day the annual town picnic was held and was, as usual, a great success. An especial feature was a witty poem by Dr. Webster O. Hardy of Boston, on "The Benefits of Old Home Week."

NEW LONDON.

At New London's Old Home Day on Wednesday the programme was one of the best. It included prayer by Rev. Dr. Bullen, a poem by Miss Susie Gay, song by Charles Hersey Everett of Providence, R. I., oration by Charles Hayes of

Manchester, piano solo by Miss Whitecourt, poem by Mrs. Edwin Fellows, address by Rev. N. W. Colby of Manchester, reading by Mrs. Lucy Shepard Burpee, and remarks by several visitors.

NEWPORT.

The sixth annual Red Schoolhouse picnic serves to keep Newport in the list of Old Home Week towns.

The entertainment consisted of remarks by the president, Sanford H. Bascom, followed by Charles J. Emerson, Bela Graves, C. M. Brown, and others. Mrs. Irving E. Glidden of Natick, Mass., read a poem in fine style entitled "School in ye Olden Time"; and there was a poem by Willis Edwin Hurd, "We Never Know"; a poem by S. A. Tenney, "Old School Days"; and an impersonation, "Aunt Dinah," by Mrs. Abbie S. Bartlett of Claremont, finely rendered.

NEW IPSWICH.

At New Ipswich Old Home Day was observed Friday. A large social gathering was held in Obear's grove. Speeches and singing were followed by excellent music by the Townsend cornet band. At noon a basket picnic was held in the grove. Old friends met and many old scholars of the Appleton academy were present. The band gave a concert on the green in the evening.

NEW HAMPTON.

New Hampton observed her fourth Old Home Day on Wednesday, August 20, in Chapel hall. Richard Pattee, president of the association, presided, and prayer was offered by Rev. George L. White. The speakers included Col. E. C. Lewis of Laconia, Dr. J. J. Smith of Boston, Hon. Joseph H. Walker of Worcester, Mass., and K. W. Smith, one of New Hampton's oldest citizens. H. W. Berry sang and Mrs. Winnifreda L. Turner recited two appropriate poems. The president in his address made the practical point that the way to perpetuate the Old Home Week celebration is to interest the children by giving them parts in the programmes.

NORTH HAMPTON.

North Hampton's second annual Old Home celebration, on Wednesday, was a red letter day. Hobbs grove was the place and after a picnic dinner good speaking was enjoyed, presided over by Irving H. Lamprey. Those making addresses were Elias H. Marston of Boston, Sperry French of Exeter, and Major Charles A. Stott of Lowell, Mass. A letter of regret was read from Judge Calvin Page of Portsmouth.

NORTHWOOD.

Northwood's grand Old Home Day on Friday opened with a parade of decorated teams, which started at 9:30 at East Northwood and passed through Northwood Center and Northwood Ridge to Harvey's island. The procession was headed by the Rochester city band. Samuel N. Gerrish was chief marshal. At the conclusion of the parade, from 10 to 11, a band concert was rendered in the grove. The remainder of the morning was devoted to a ball game on the academy grounds between Northwood and Strafford teams. The game was won by Northwood, 18 to 14. Prior to the dinner, which was an elaborate affair, given in Academy hall from 11:30 until 2, a reception was held. The town reception committee consisted of: Samuel W. Gerrish, Samuel G. Hoyt, Albert B. Moore, John M. Moses, Ivory B. Hill, Fred E. Trickey, Edville V. Watson, Fred R. Caswell. The exercises on the island opened shortly after two with an overture by the band, followed by prayer by Rev. H. C. Fay of Lexington, Mass. "America" was then sung. Hon. A. O. Brown of Manchester officiated as president of the day and gave the address of welcome. The response was by Rev. G. A. Foss of Wakefield. Between band selections a poem was given by William F. McKenzie of Northfield Ridge. Hon. G. W. Cate of Amesbury delivered the principal address. After a recess the meeting became informal, and brief remarks were made by several, among the first to speak being Rev. H. C. Fay. The town folks and visitors made merry at Grange hall, East Northwood, at night, when the annual Old Home Week concert and ball were held.

NEW DURHAM.

A significant feature of New Durham's Old Home Week celebration on Wednesday was the dedication at the Ridge of a new church vestry, or chapel, recently built by the mother church of the Free Baptist denomination. The dedicatory exercises took place at 10 A. M. The opening Scripture reading and prayer were by Rev. J. F. Joy. Rev. E. W. Cummings preached the sermon, and the consecrating prayer was offered by Rev. D. M. Phillips. There were remarks by several clergymen and church members. From 12 until 2 a basket picnic dinner was served in the vestry, after which the people assembled in the church for the Old Home Week exercises. The organ voluntary was by Mrs. John Tash, and was followed by a song by Mrs. Carrie Edgerly of Cambridgeport, Mass. Prayer was offered by Rev. Mr. Cummings. H. G. Chamberlain, president of the Old Home Week Association, made the address of welcome. The main address was by Rev. C. L. Pinkham of Alton. A feature of interest was the singing by a quartette, which used to sing at the Ridge church fifty years ago. Several hymns were sung by this choir, which was composed of Mrs. Henry Jenkins of Farmington, treble, Mrs. C. W. Tapley of Farmington, alto, Mr. Sands Roberts of Farmington, tenor, Mr. J. Y. Berry of New Durham, bass.

NOTTINGHAM.

Nottingham celebrated Old Home Week with a large bonfire on Saturday night, August 16, on Nottingham square. The fire was started at eight o'clock and, by the glow of the firelight, old-time songs were sung and speeches made by old residents. Sunday morning service was held in the Universalist church, conducted by Rev. Allen Brown. In the evening service was conducted by Rev. Ama Gerrish at the Baptist church. Special music at both services. Tuesday there was an old-time picnic at the town hall with a social hour in the morning followed by a good dinner, and in the afternoon fine addresses by many old residents. The officers: President, James H. Kelsey; vice-presidents, Charles J. Ramsdell, Scott Daniels;

secretary, Elizabeth W. Cilley; treasurer, Mrs. Albert Watson; executive committee, Moore Tuttle, Dr. Fred Fernald, James H. Kelsey, 2d.

PEMBROKE.

Old Home Day at Pembroke was ushered in Tuesday with lowering skies, but everything else was favorable for a good time. Many sons and daughters of old Pembroke, having returned to help celebrate the day of days, early began to assemble at the town hall, where the exercises were opened with a band concert by the Suncook band from 11 to 12. From 12 to 1:30 a basket picnic was held, coffee and lemonade being furnished free to all. At 2 p. m. the following programme was carried out: Prayer, Rev. J. M. Olmstead; introduction, Hon. John G. Tallant, president of Pembroke Old Home Week Association; address of welcome, George W. Fowler; selection, double male quartette; address, Hon. Arthur G. Whittemore of Dover; reminiscences, Hon. John M. Cochrane of Southbridge, Mass.; "Pembroke, 1861 to 1865," Hon. Martin H. Cochrane of Pembroke; "My Boyhood Days in Pembroke," ex-Gov. Hiram A. Tuttle of Pittsfield; "The Old Singing School," John A. Lang of Roslindale, Mass.; "The First Meeting-house," by Rev. Paul E. Bourne; "My Chums," by Mrs. Julia F. Eaton of Boston, Mass.; baritone solo, "Old Folks at Home," by Charles Labelle; "Pembroke Academy in Its Early Days," by Hon. Joseph Kidder of Manchester; remarks by O. D. Knox of Manchester.

PENACOOK.

Two school reunions were pleasant features of Old Home Week in Penacook. One was of former teachers and pupils of Penacook academy, and the other of the old-time students at Elmwood institute at Boscawen Plain. Features of the latter were addresses by Albert Smith of Worcester, Mass., Mrs. Marianna Wood Robinson of Sioux City, Iowa, John Coffin of Mason City, Iowa, James L. Gerrish, Warren F. Abbott, and Henry F. Pearson of Webster, and others.

PETERBOROUGH.

The celebration of Peterborough's third annual Old Home Day Thursday was fully up to the standard of former years, although the exercises were interrupted at times by intermittent showers. Each succeeding year increases the number of returning sons and daughters to the town and this year's crowd exceeded by far the two previous years. The town was in its most beautiful attire, the business places and many private residences being decorated for the occasion. A large banner over the entrance to Putnam grove said, "The town of Peterborough bids you Welcome," and a banner across Main street with six-foot letters said "Welcome." Old Home Day opened with a salute of ten guns at sunrise. The parade included Governor Jordan and staff, and was followed by a free dinner in the grove at 11 o'clock. The exercises in the opera house included addresses by Governor Jordan, Congressman Currier, and Rev. Frank G. Clark of Plymouth. The First Regiment band of Boston furnished music. The day was one of the most successful ever held in Peterborough.

PLAINFIELD.

Plainfield, on Friday, maintained the reputation of its successful series of Old Home Day meetings. All met at the old town hall at 10:30 A. M. and the exercises were opened by music furnished by the Meriden band; Rev. A. J. Bailey offered prayer, the address of welcome was given by Daniel C. Westgate, president of the Old Home Week Association, and the response was made by E. E. Leighton, attorney, of Claremont. The rest of the programme was as follows: Song, "Little Boy Blue," by male quartette; letter from E. W. Westgate, a son of Plainfield; address by Winston Churchill; Mrs. O. S. Bugbee gave (a) "The Old Home Where I Lived Long Years Ago," (b) "Sweet Alice, Ben Bolt"; John E. Frost read an original poem; Norman Hapgood, dramatic critic and author of the life of Washington and a life of Lincoln, gave a short address; an original hymn by Mrs. Elizabeth M. Freeman Chandler of Strafford, Vt., a Plainfield daughter, was sung to the tune of "America," and an adjournment was

made to Grange hall, where dinner was served to all. The afternoon exercises were opened at 2:30 with a musical selection by the Meriden band, then came the after-dinner programme, with Ora C. Davis of Meriden as toastmaster. The programme: Solo, "To Sevilla," Miss A. Bailey; "When I Was a Boy," Josiah G. Davis of Cornish; toast, subject not named, Rev. Dr. Charles Richards of Philadelphia; musical selection by W. Colburn; toast, "Old Times in Plainfield," O. W. Burnap of Lebanon. This programme was extended by addresses and reminiscences given by returning sons and daughters, and in the evening an open-air concert was given by the Windsor (Vt.) military band.

PORTSMOUTH.

The residents of Christian Shore, Portsmouth, fittingly observed Old Home Week Friday night on the vacant lot adjoining the schoolhouse. The leading spirit in the observance was Mr. William H. Smith. He had as able assistants Misses Maud Trefethen, Myrtle Cook, Myrtle and Eva Winn, and it was largely through the untiring work of these young women that the celebration was such a success.

At 7:20, when the naval band began its concert, the residences of Sidney H. Winn and Ernest H. Trefethen were handsomely decorated with bunting and Chinese lanterns. During the evening Mr. Winn kept open house and entertained many of the old-time residents. The band concert lasted for two hours, and then the observance was brought to a close by a brilliant display of fireworks.

RAYMOND.

At Raymond union religious services were held morning and evening of Sunday, Rev. J. W. Scribner of London giving the sermon at the former. Monday evening the pupils of George S. Chase held their annual reunion. Tuesday was the chief day of the celebration. Exercises were held in the church, the Raymond band and Eureka quartette furnishing music. Rev. J. D. Folsom offered prayer and J. M. Healey, as president, made an address. Col. Gilman H. Tucker of New York

was the orator of the day, and other addresses were made by Rev. A. Morrill Osgood of Gloucester, Mass., William B. Blake and Rev. Charles N. Tilton of Manchester. Dinner was served at noon, after which there were horse races and a baseball game at the driving park, and a teachers' reception at the church. In the evening a ball was given at the hall, and on Wednesday evening the celebration closed with a fine concert, in aid of the library building fund, at the summer home of Colonel Tucker.

RICHMOND.

The first observance of Old Home Day by the people of Richmond was held Friday, Aug. 22, in a pine grove on the farm of Jerahmeel Allen, where an old-fashioned muster was held in 1824, or thereabouts. The weather was fine and a large crowd was in attendance to meet the friends of "Auld Lang Syne." The dinner was of the basket picnic order. The literary exercises were in charge of Mr. Frank Amidon, president of the Old Home Week Association. The young people's orchestra furnished music. Rev. Kimball Clark offered prayer and the audience sang "Home, Sweet Home." Brief but interesting remarks were made by Volney Piper of Templeton, Mass., James Burnap, William Flint of Winchester, A. H. Bullock, and Rev. Mr. Clark. Mrs. Nellie Prescott gave a recitation which was much enjoyed. An excellent poem, written for the occasion by Miss Clara Bolles, was finely rendered by Miss Evelyn Amidon. Letters were read from absent ones.

RINDGE.

At Rindge Old Home Day was observed Thursday with a union picnic at Lake Monomouac. The Congregational church united with the Methodist church at West Rindge and the Sunday-school at East Rindge, and with the coöperation of the grange and the public a very creditable event was enjoyed. During the day there were literary exercises at which Rev. Granville Yager, pastor of the Congregational church, and Deacon H. E. Wetherbee spoke, and there was also singing. The chief amusement was pitching of quoits and croquet.

ROLLINSFORD.

Old Home Day on Saturday, the 16th, in Rollinsford, was a pleasant, social reunion of old friends and relatives. The afternoon programme was as follows: Singing, "New Hampshire Home Song," choir; invocation, Rev. J. H. Roberts, pastor of M. E. church, South Berwick, Me.; singing, "Our Childhood's Home," choir; address of welcome, Pres. J. D. Roberts; singing, "Oh, Columbia, We Love Thee," choir; address, Robert Doe; singing, "Auld Lang Syne," choir; address, Prof. E. A. Pugsley; singing, "Old Granite State," choir; presentation of cake from women of Rollinsford to ex-Gov. Frank W. Rollins, the presentation speech by J. D. Roberts, response by Mr. Montgomery Rollins; singing, "Home, Sweet Home," choir.

After these exercises the people wended their way to Rollinsford cemetery, where, on the site of the first church in the parish of Somersworth, the women of Rollinsford, under the able leadership of Mrs. Annie W. Baer, had erected a tablet marking the spot.

After an invocation by Mrs. Fannie W. Yeaton and a song by the choir, the tablet was unveiled by four little girls, Ellen Rollins, Helen Plumer, Clara Roberts, and Marion Brown. Mrs. Annie Wentworth Baer gave an interesting address regarding the early parish history. The exercises closed with the singing of "America" and a prayer by Mrs. Yeaton. The people then went to the athletic field close by where a programme of sports was carried out.

RYE.

The Old Home Week exercises in Rand's grove at Rye on Thursday afternoon were brought to a sudden close by a heavy downpour of rain, after a large number had gathered to enjoy an old-fashioned basket picnic. Much on a parity with Old Home Week gatherings, however, was the annual meeting of the Locke Family association, held Wednesday, August 27, in Rye's town hall. The association, composed of descendants of Capt. John Locke, who was killed by Indians, Aug. 26, 1696, while reaping grain on his Rye farm, is one of the largest and most zealous of similar bodies.

SALEM.

All the Sunday-schools of the town joined in a picnic at Canobie Lake, on Friday, Salem's Old Home Day. The Old Home Week Association of the town elected the following officers: President, Fred O. Wheeler; vice-presidents, the selectmen in office at the time of celebration; secretary, Frank D. Davis; treasurer, John C. Crowell; executive committee, John P. Atwood, Charles S. Woodbury, Daniel S. Emery.

SALISBURY.

In the spacious and beautiful grove which is a part of the summer estate of United States Senator J. H. Gallinger, Salisbury's Old Home Day celebration took place Wednesday. In the forenoon Salisbury and Warner crossed bats on the baseball field, the home team losing by a score of 8 to 6. A grand town picnic in the grove held the close attention of all from 12:30 until 2 o'clock, when the public exercises were called to order by James Shaw, president of the day, who directed the following programme: Prayer, the Rev. Irving W. Coombs; address of welcome, James S. Shaw; response, Hon. John Foster, Manchester; essay, Mrs. Nellie Oliver Shaw; addresses by U. S. Senator J. H. Gallinger, Charles L. Clay, Andover, Mass.; Isaac Sawyer, Boston; W. A. Bachelder, Andover; Charles E. Foote, Penacook; Prof. John R. Eastman, Andover; solo, A. A. Coll, Dorchester, Mass.; solo, Master John Lambert, Franklin.

The Old Home Day organization was as follows: President, John S. Shaw; vice-presidents, the Rev. J. W. Bean, Thomas D. Little, George E. Fellows, Daniel J. Caleff; secretary, C. A. Greene; treasurer, Buran W. Sanborn; executive committee, T. W. Little, E. H. Buzzell, B. W. Sanborn.

SANDOWN.

Saturday, August 23, was Sandown's Old Home Day, which was ushered in with lowering clouds and frequent showers. The Hampstead cadet band made its appearance early and on the arrival of the morning trains many had gathered at the hall; the grove on the shore of Lake Phillip had been prepared

and a stage built and decorated, but it was too wet. The morning between showers was devoted to sports, tug of war, potato race, etc., and at the noon hour, when called to order, about 300 had gathered. The meeting was presided over by the president, Roscoe S. Mills, who presented the following programme: Invocation, Rev. Lewis N. Fogg; singing, children, "Hurrah for Old New England"; address of welcome, Alva S. Sanborn; response, C. Parks Pressey, Hampstead; singing, quartette, Mr. F. W. Brown, George M. Griffin, Mrs. C. H. Knights, Mrs. J. W. Lovering, "My Childhood's Home"; reading of a letter from Rev. H. E. Chandler, a former pastor, by Mrs. A. S. Sanborn; singing, "America"; lunch was served by efficient waiters to all, a social hour enjoyed and at 3 o'clock a ball game between the Hampsteads and Danvilles was played, resulting in a victory for the latter; an Old Home dance was held in the evening and was well attended. Sunday afternoon at 2 o'clock about four hundred gathered at the old meeting-house, built in 1774, to listen to an address by the Rev. W. H. Morrison of Brockton, Mass. Many beautiful flowers decorated the altar and the choir sang old hymns accompanied by bass viol, organ, and cornet.

SANDWICH.

In accordance with the expressed desire of the town by its appropriation of \$50, Sandwich Old Home Week was fittingly observed for the fourth time. Tuesday, August 19th, was set apart as "Lake and Mountain Day," and would have been celebrated by large excursions on Squam lake, Whiteface and Chocorua mountains had the rain not prevented. Wednesday at 2 p. m. five hundred or more gathered at the town hall to enjoy the "reunion." D. D. Atwood, chairman of the executive committee, called the meeting to order. Overture was rendered by Blaisdell's orchestra from Concord; prayer, Rev. E. B. Stiles; singing, doxology, by the people. C. B. Hoyt, president of the association, was then introduced and warmly welcomed the returning sons and daughters of Sandwich. Addresses by John B. Hoag, Woburn, Mass., Rev. George E. Lovejoy, Pittsfield, Paul Wentworth, Sandwich,

Miss Ellen Sweat, Wellesley, Mass., Rev. Edmund Vittum, Grinnell, Iowa; solos were rendered by Miss June Smith, Haverhill, and Miss Lillian Thompson, Malden, Mass. "The Old Oaken Bucket" and "America" were sung by the audience. Miss Isabelle Forbush recited a part of the poem "Mount Chocorna," written by Judge David H. Hill, late of Sandwich. A reception in the evening with an equally large attendance closed one of the most successful Old Home Week anniversaries ever held.

SHELBURNE.

Shelburne's first Old Home Week opened on Sunday with a sermon by Rev. C. S. Cummings of Auburn, Me. Tuesday morning the exercises of Old Home Day were held in the grove, the Gilead cornet band furnishing music. Rev. Edward P. Green offered prayer; President Henry E. Ingalls gave an address of welcome, and Judge A. R. Evans presented a valuable historical paper. Other addresses were made by Governor Chester B. Jordan and Professors Wright and Emerton of Harvard college. Dinner was served at noon, and in the afternoon athletic sports were held and a baseball game played.

SOUTH HAMPTON.

Wednesday was Old Home Day at South Hampton and an interesting celebration. The annual dinner was held at Barnard hall at noon. At 2 o'clock literary exercises were held in the town hall, consisting of prayer by Rev. J. E. Dame; address of welcome by Joseph J. J. Sawyer, chairman of the board of selectmen; address by Benjamin R. Jewell on "One of the Oldest Families"; and an original poem by P. P. Whitehouse, president of the association and the presiding officer of the day. Short addresses were also made by Rev. Mr. Dame, George French of Brooklyn, N. Y., and Leroy Philbrook of Salem, Mass.; Miss Blanche Dame gave a violin solo.

SPRINGFIELD.

Old Home Week was very successfully and appropriately observed in Springfield. The services on Sunday were of special interest, and attended by quite a number of the former

residents. The principal addresses were made by Rev. A. H. Morrill, a former pastor, and by Rev. C. T. Matthews, the regular pastor. The musical selections by the choir were rendered in a pleasing manner. On Wednesday, Old Home Day, a grove meeting was held, with speaking and general good fellowship. There was served a bountiful collation. The grove meeting was presided over by the president of the Old Home Week Association, Moses O. Boyce. The day was fittingly closed by an entertainment in the town hall which was filled by an audience that seemed well pleased by the varied programme, made up of vocal and instrumental music, readings, recitations, etc. The evening meeting was presided over by Vice-President Elwin Philbrick, in the absence of the president, and at the close of the literary part of the programme ice cream and cake were served and a general social time enjoyed until a late hour.

SUNAPEE.

The initial recognition of Old Home Week in Sunapee was Sunday at the M. E. church. In the morning the pastor, Rev. G. N. Dorr, spoke from the words, "My Father's House." The Sunday-school met in a body, and Mrs. E. M. Smith gave an interesting review since its organization, speaking of its growth, its beneficial results, and of the different superintendents, one of whom, George H. Bartlett, has served the school nineteen years in succession. In the evening historical events connected with the town and church were taken up, George Dodge first speaking of the incorporation of the town and of its different names. He was followed by Rev. John Young, Dr. G. A. Young, John Z. Bartlett, and George H. Bartlett. The choir furnished music which was in keeping with the day, and it was the general expression that the day had been most enjoyable and helpful, the hope being expressed that more observance would be made of Old Home Week next year.

SUGAR HILL.

Sugar Hill continued its successful series of Old Home Day celebrations on Friday, a beautiful day. At 11 in the morning a procession, headed by a drum corps, marched to the cemetery and there dedicated a monument to the memory of Ebene-

zer Eastman, a Revolutionary soldier. A sketch of his life was read by his great-great granddaughter, Miss Ina Parker of Whitefield. After dinner exercises were held in the town hall, which was crowded to its utmost capacity. The programme: Song, "The Old Fashioned Bible," choir; prayer, Rev. S. S. Nickerson; address of welcome, Simon Bowles; response, Dr. D. W. Cooley, Antrim; poem written by Mrs. E. E. Young of Old Orchard, Me., read by Miss Verna Bowles; letters from absent friends read by Mrs. Lizzie R. Bowles; papers by Mrs. F. R. Bowles, Bertha Hildreth, Lucy R. Dexter, Mrs. J. G. Moore; address by D. L. Guernsey. After a concert and the serving of refreshments in the evening, old-time games were played and the celebration closed with a genuine spelling school. Mrs. Vienna Bowles, 91, was the oldest person present.

SURRY.

Following its custom of the three preceding years, Surry celebrated its most successful Old Home Day, August 20. There were about 400 at the exercises in Carter's grove. The programme included music by a quartette; prayer by the residing pastor, Rev. W. F. Whitcomb; address of welcome by Dea. H. O. Streeter; song by Gertrude Conley; recitation by Margaret Porter; song by Junie Britton and Bertha Wilber; recitation by George Conley; solo by Mrs. Emma Wilder; recitations by Ruth Carpenter, Shirley and Robert Harvey; music by Misses Ellis, Randall, and Marshall, and reading by Mrs. Helen J. Wilcox. Remarks were made by Rev. W. E. Renshaw, Rev. Sylvanus Hayward, Dr. Charles Kingsbury, George H. Hill, Hon. Charles E. Hull, and George E. Newman. An unusually large number of former residents and descendants returned for the occasion.

SWANZEY.

Swanzy's annual town picnic and Old Home day celebration was held in Whitcomb's grove on Thursday. The West Swanzy brass band furnished music, and J. H. Knight presided. Addresses were made by Rev. Robert Bennett, George E. Whitcomb, Rev. Virgil Blackman of Townsend, Mass., Levi A. Fuller and Mr. Woodward of Marlborough. J. H. Knight

and George A. Seaver were the committee in charge this year; Miss Eva Whitcomb, E. B. Holbrook, and Frank E. Handy were chosen as committee for next year.

WALPOLE.

On account of rain Walpole's Old Home Day was postponed from Tuesday to Wednesday, when band concerts were given and dinner served. At 2 in the afternoon a long and interesting series of athletic sports were begun, followed by baseball. In the evening Rev. J. J. Lewis of Boston gave a lecture in the town hall on "The Old Granite State." The village was decorated during the day and illuminated in the evening, when fireworks were shown by Hon. T. N. Hastings.

TEMPLE.

Temple's fourth Old Home Week celebration on Aug. 21 began at 10 o'clock with a concert by the Temple cornet band, A. F. Rockwood, leader. After dinner a choice programme was carried out in front of the church. President W. W. Colburn gave an address of welcome, followed by prayer by Rev. George F. Merriam of New York. Vice-President H. O. Hadley then wielded the gavel and the audience was highly entertained with short addresses from James Furgerson, Esq., of Brooklyn, N. Y., Charles King of Boston, Professor Cornell of Cushing academy, Ashburnham, Mass., Hon. Renben L. Reed of South Acton, Mass., Historian Dexter Foster, Esq., of Illinois, Dr. Daniel Putnam of Cleveland, Ohio, Dr. Edward Kimball of Washington, D. C., Rev. George F. Merriam of New York, and Hon. Charles Hill of Baltimore, Md.; an original poem was given by George Sullivan Buss, Esq., of Wilton; Mrs. A. O. Barker of Wilton sang the "Old Oaken Bucket," and a solo was rendered by Mrs. Alice P. Griffin of Boston. The literary exercises were brought to a close by the audience singing "America," and an invitation from H. O. Hadley to return again next year.

WARNER.

At Warner on Tuesday of Old Home Week was held the second triennial reunion of students, teachers, and officers of

Simonds Free High school. The afternoon programme was as follows: Orchestra; prayer, Rev. C. L. Fowler; orchestra; address of welcome, Prin. F. S. Libbey; address, Prof. C. J. Emerson; paper, Miss Florence O. Bean, '85; singing, "Nearer, My God, to Thee"; address, J. M. Barton, Esq.; paper, Miss Clara A. Putnam, '83; orchestra; recitation, Miss Alice S. Rand, '03; address, George H. Sargent, '83; orchestra; five-minute speeches; "America," by audience.

At 6 o'clock a banquet was served after which the following programme was rendered: Orchestra; prayer, Rev. Samuel Eaton; vocal solo, Mr. Fred E. Kendall; poem, Mrs. Alice Farnum Woodbury, '79; impersonation, Mr. Kendall; address, George M. Clough; reading, Mrs. Nancy Bean Rogers, '92; vocal solo, Mr. Kendall; paper, Arthur L. Willis, '88; five-minute speeches; impersonation, Mr. Kendall.

WASHINGTON.

On Saturday night, beginning Old Home Week, a bonfire in charge of C. W. J. Fletcher blazed from Lovell's mountain. On Sunday an Old Home sermon was preached at the Baptist church in East Washington. The programme of Tuesday, Old Home Day, was as follows: 10 A. M. ringing welcome from town bell, by old sexton, John L. Safford; assembly called to order; singing, "Old Oaken Bucket," chorus; invocation, Rev. C. V. French; greeting address, President I. W. Curtice; response, A. F. Simonds; solo, Prof. B. E. Newman; 11 A. M. address, Hon. Ira B. Bradford; singing, "Auld Lang Syne"; 12 M. basket lunch; 1 P. M., Band concert; singing; reminiscences, visitors; singing; 3 P. M., baseball game, Washington v. Marlow.

WEBSTER.

On Sunday, in Webster, Rev. Arthur Little, D. D., of Dorchester, Mass., occupied the pulpit in the church he attended when a boy and spoke to a large congregation. The fourth field meeting of the Old Home Week Association was held on the grounds of the South Penacook club on Friday. After the basket dinner the president, Dr. Arthur Little, called the assemblage to order and prayer was offered by Rev. M. Tis-

dale of Contoocook. Dr. Little's introductory remarks were followed by the singing of "My Old New Hampshire Home," by Mr. Charles Delmont of Boston; remarks were made by Messrs. Walter Sargent and T. D. Little; Mr. and Mrs. J. H. Jackman of Penacook sang a duet, and Capt. D. A. Macurdy and Mr. James Stott of Billerica, Mass., made brief addresses. These were followed by songs from Mr. Delmont and remarks from several who had returned for the day.

At the meeting last year Francis B. Sawyer suggested that the "Old Meeting House," erected in 1791 ought to be preserved. Others present emphasized the idea and some made contributions for that purpose. Interest in the project and funds for the repairs increased during the year and a committee was chosen to have charge of the matter. The contract for work stipulated that it should be finished before "Old Home Day," 1902, and Dr. Little called on James L. Colby for a report of the building committee, and followed this statement by a brief history of the building. He spoke of the principles for which it stands, the memories it brought to his own mind, and the loving regard felt for it by those now so widely scattered, as shown by the funds so promptly and generously forwarded.

The exercises closed with the singing of "America."

WESTMORELAND.

Westmoreland's Old Home Day, August 21, was to have been celebrated in the Barker & Farr grove, with athletics in the afternoon and dinner on the picnic plan, but heavy showers prevented and the literary exercises were held in the town hall. At 1 o'clock the president, Willard Bill, Jr., called the meeting to order, and every seat in the hall was taken. A local quartette, Mrs. John Burt, Mabel Holland, Kirk W. Wheeler, and Mr. Mark, sang "Only a Dream of the Old Home." Mr. Bill gave an interesting historical address. "My Old New Hampshire Home" was sung by William J. Reed. Rev. George H. French spoke upon "Old Home Day." The quartette sang "Come Where the Lilies Bloom." Rev. J. L. Seward of Keene, who passed two years of his life as pupil and assistant teacher at the Westmoreland Valley academy, deliv-

ered a very interesting address. It is hoped that the citizens will form a society to take up work perpetuating historical incidents of the town upon the lines he suggested. W. O. Hutchins of Keene, Walter Hutchins of North Adams, Mass., Miss Emma Hutchins of Boston, Mrs. Edward Messenger of Keene (known as the Hutchins quartette), sang "Annie Laurie," with variations. "The Old Cider Mill," an original poem by A. W. Chickering of Greenfield, Mass., was read by Mrs. G. H. French. A. A. Whitman gave a pleasing entertainment on his phonograph. The exercises closed by singing, to the tune of "Old Hundred," a poem written for the occasion by J. E. Hall of Brattleboro, in which the entire audience joined. The athletic exercises were then conducted by Dr. J. A. Craig, and were very creditable to those who took part, so much so that it was decided to offer prizes next Old Home Day. Nearly half the people present were from out of town.

WEST LEBANON.

West Lebanon celebrated Old Home Week for the first time Friday, under the auspices of the Ladies' Fortnightly club. Addresses were delivered by Mrs. Charles Woodbury, Rev. George A. Wilkins, and Dr. Milton S. Woodman, and plans were made for forming an Old Home Week Association to provide for suitable future observance.

WILMOT.

In spite of the rain several hundred people attended Wilmot's Old Home Day exercises at the M. E. camp ground. The principal address was by Bert E. Holland of Boston. Officers for the ensuing year are: President, Benjamin Emons; vice-presidents, T. J. Graney, H. S. Clay; secretary, W. M. Pillsbury; treasurer, Miss Harriet M. Woodward; executive committee, F. E. Goodhue, Mrs. F. J. Messer, Mrs. M. F. Tewksbury, Miss Harriet K. Whittemore, James R. Currier. The Old Home Week entertainment given by the young ladies in the town hall proved a success in spite of the thunder shower. A fair sum was realized.

WINCHESTER.

Old Home Day at Winchester was a success in every way. The day, Wednesday, was perfect, the crowd large and happy, and the speaking and singing excellent. The following programme was afforded: Invocation, by Rev. C. P. Tinker of New York city; song, by a quartette consisting of Miss Dora Swan, Mrs. F. D. Lesure, A. B. Woodbury, and A. L. Sabin. D. C. Stearns, president of the Old Home Week Association, then introduced Rev. Henry W. Bennett, D. D., of Anderson, Ind. Dr. Gardner C. Hill followed with an address in which he mentioned the names of many prominent residents in the early years of the town history. The speeches were followed by a duet by the Woodbury brothers; solo, Mrs. Josie Mansfield Sprague; address, Granville Wardwell; address, George F. Tinker, New London, Conn.; music, W. W. Ball; address, Pliney Jewell, Hartford, Conn.; solo, "Old New Hampshire," by its author, W. P. Chamberlain of Keene; chorus, quartette and the assembly; remarks, Rev. C. F. Roper; original poem, A. L. Sabin, followed by a solo by the same gentleman; remarks, Rev. C. P. Tinker and C. J. Harris, closing with "America," by the assembly. Dr. G. C. Hill and his former pupils, numbering 35, formed an association with a view of holding annual gatherings. The next one is to be held in West Swanzey next year.

WINDHAM.

Windham's Old Home Day, Wednesday, was successfully observed at the town hall and adjacent grounds. The weather was perfect, and large numbers of townspeople and former residents gathered for a renewal of old acquaintance. After a picnic dinner, the formal exercises were presented by George H. Clark, acting president of the Old Home Week Association. Mr. Clark's opening address gave inspiration to the occasion. Prayer was offered by the pastor, Rev. Albert Watson; Mr. Joseph P. Crowell, one of the oldest residents, gave the address of welcome; Rev. James A. D. Hughes of Nelson, Missouri, responded in a manner that gave occasion to indulge in merriment; a historical address relating to customs and the con-

veniences of former years was given by Deacon George S. Marshall of Everett, Mass. ; Rev. Albert Watson spoke in a happy manner and Mrs. Mary C. Berry of Pelham added choice thoughts which gave a fitting conclusion to the addresses of the afternoon ; several songs appropriate to the event were rendered by a quartette, composed of Mrs. Fannie Pike Hardy and Mrs. Kate E. Hughes Plummer of Londonderry, Rev. Albert P. Watson of Bedford, and Isaac A. Cochran of Melrose, Mass. ; a poem written by Mrs. Mary Davidson Merriam of Lawrence, Mass., was read by Mrs. William D. Cochran. Mrs. Merriam was a granddaughter of "The Rustic Bard." A noteworthy guest was Mrs. Pillsbury, *nee* Sarah Sargent, who was born in Windham in 1809.

WOODSTOCK.

August 21 was agreed upon by the committee for the observance of Woodstock's Old Home Day, but owing to the backward season the summer boarders overrun the town during the month of August, necessitating the abandonment of all other business in order to take care of them. Therefore, writes President E. E. Woodbury, the committee were obliged to take the best course open to them which was to recommend that all home comers be entertained by their respective friends. The townspeople were very reluctant about giving up the public exercises, for the "Old Home Day" idea has become well rooted among the citizens of Woodstock. It is planned, however, to hold public exercises in 1903 on a more elaborate scale than was planned for in 1902, thereby making up in a measure for the disappointment caused by being obliged to abandon the celebration this year.

REPORT
OF
CATTLE COMMISSIONERS
1901 AND 1902.

BOARD OF CATTLE COMMISSIONERS.

IRVING A. WATSON, <i>President</i>	.	.	.	Concord.
N. J. BACHELDER, <i>Secretary</i>	.	.	.	Concord.

ADVISORY BOARD.

STATE BOARD OF HEALTH.

CHESTER B. JORDAN	.	.	.	.	Lancaster.
GRANVILLE P. CONN	.	.	.	.	Concord.
EDWIN G. EASTMAN	.	.	.	.	Exeter.
IRVING A. WATSON	.	.	.	.	Concord.
ROBERT FLETCHER	.	.	.	.	Hanover.
CHARLES S. COLLINS	.	.	.	.	Nashua.

STATE BOARD OF AGRICULTURE.

Gov. CHESTER B. JORDAN	.	.	.	.	Lancaster.
JOSEPH B. WALKER	.	.	.	.	Concord.
ALDEN F. SANBORN	.	.	.	.	Fremont.
THADDEUS W. BARKER	.	.	.	.	Nelson.
DANIEL C. WESTGATE	.	.	.	.	Plainfield.
EDWARD E. BISHOP	.	.	.	.	Bethlehem.
GEORGE H. WADLEIGH	.	.	.	.	Tilton.
CHARLES B. HOYT	.	.	.	.	Sandwich.
HERBERT O. HADLEY	.	.	.	.	Temple.
JOSEPH D. ROBERTS	.	.	.	.	Rollinsford.

EXECUTIVE COMMITTEE STATE GRANGE.

NAHUM J. BACHELDER	.	.	.	.	Concord.
BENJAMIN F. BURLEIGH	.	.	.	.	Wolfeborough.
ELLERY E. RUGG	.	.	.	.	Keene.
DANIEL C. WESTGATE	.	.	.	.	Plainfield.
EMRI C. HUTCHINSON	.	.	.	.	Milford.

VETERINARIANS.

WILLIAM T. RUSSELL	.	.	.	.	Nashua.
ROBERT J. MACGUIRE	.	.	.	.	Concord.
GEORGE G. MACGREGOR	.	.	.	.	Whitefield.
F. V. BARRETT	.	.	.	.	Peterborough.
LEMUEL POPE, JR.	.	.	.	.	Portsmouth.
A. L. DODGE	.	.	.	.	Manchester.
GEORGE W. COPP	.	.	.	.	Tuftonborough.
WALTER B. LORING	.	.	.	.	Milford.
B. M. FLINT	.	.	.	.	Lyme.
G. E. CHESLEY	.	.	.	.	Rochester.
JAMES HART	.	.	.	.	Concord.
GEORGE E. CLARKE	.	.	.	.	Franklin.
R. T. MOORE	.	.	.	.	Laconia.

REPORT.

To His Excellency the Governor and to the Honorable Council :

The report of the State Board of Cattle Commissioners, from January 1, 1901, to January 1, 1903, is herewith submitted, together with suggestions upon the previous action of the board and recommendations for its future policy.

Preliminary to the report, we publish the provisions of the Public Statutes governing the board of cattle commissioners, and amendments subsequently enacted.

CHAPTER 113, PUBLIC STATUTES.

UNITED STATES INSPECTORS.

SECTION 1. The governor is authorized to accept on behalf of the state the rules and regulations prepared by the commissioner of agriculture under and in pursuance of section three of an act of congress approved May 29, 1884, entitled "An act for the establishment of a bureau of animal industry, to prevent the exportation of diseased cattle, and to provide means for the suppression and extirpation of pleuro-pneumonia and other contagious diseases among domestic animals," and to coöperate with the authorities of the United States in the enforcement of the provisions of such act.

SECT. 2. The inspectors of the bureau of animal industry of the United States shall have the right of inspection, quarantine, and condemnation of animals affected with any contagious, infectious, or communicable disease, or suspected of being so affected, or that have been exposed to any such disease; and for these purposes are authorized and empowered to enter upon any ground or premises. They shall have power to call on sheriffs, constables, and peace officers to assist them in

the discharge of their duties in carrying out the provisions of said act of congress; and it is made the duty of said officers to assist them when so requested. The inspectors shall have the same powers and protection as peace officers while engaged in the discharge of their duties.

SECT. 3. All damages and expenses incurred under the preceding sections shall be paid by the United States, and in no case shall this state be liable for any part thereof.

STATE BOARD OF CATTLE COMMISSIONERS.

SECT. 4. The secretary of the state board of agriculture, the master of the New Hampshire state grange of the Patrons of Husbandry, and the secretary of the state board of health, for the time being, shall constitute a board, to be known as the state board of cattle commissioners. If a vacancy in the board shall occur, the governor, with the advice of the council, shall fill it by appointment, and the appointee shall hold office until the vacancy in the office occasioning the vacancy in the board is filled.

SECT. 5. The board shall make investigations in regard to the existence of contagious and infectious diseases among domestic animals within the state, and may make regulations prohibiting the introduction into the state of animals so diseased, and controlling or prohibiting their transportation, and such other regulations as the board deems necessary to exclude or arrest any such disease, and may modify or amend its regulations as the circumstances shall require.

SECT. 6. The board may employ skilled veterinarians and agents and servants to aid in the performance of the duties assigned to the board.

SECT. 7. Any person or corporation who shall violate any of the regulations of the board shall be fined not exceeding one hundred dollars.

SECT. 8. The compensation and expenses of the board shall be audited and fixed by the governor and council, and shall be paid from the state treasury, but all expenses incurred under the provisions of this chapter shall not exceed ten thousand dollars in any one year.

CARE AND DISPOSITION OF DISEASED ANIMALS.

SECT. 9. Selectmen shall cause all horses infected with glanders or other contagious disease, and all other domestic animals infected with contagious diseases, or which have been exposed to such diseases, to be collected in some suitable place or places and kept isolated from other animals so long as may be necessary to prevent the spread of the diseases.

SECT. 10. In the performance of the duties prescribed by the preceding section, the selectmen shall be governed by the regulations and directions that may be made or given on the subject by the state board of cattle commissioners.

SECT. 11. The state board of cattle commissioners, or, if they have not taken cognizance of the case, the selectmen of the town in which the animal is, may order any domestic animal to be killed and buried, which, in the opinion of a veterinary surgeon selected by them, has a contagious or infectious disease.

SECT. 12. The owners of animals so killed shall be entitled to recover of the town the value of such animals in their diseased condition, if they had been owned in the state three months at least before the disease was detected. The state board of cattle commissioners or the selectmen, as the case may be, shall cause the value to be ascertained by the appraisal of three competent and disinterested persons selected by them, who shall be sworn to the faithful discharge of their duties.

SECT. 13. In case the owner is aggrieved by the appraisal, he may appeal by petition to the supreme court within thirty days after he is notified of the appraisal. He shall notify the town of his appeal, and enter and prosecute it as he would if it were a civil action at law wherein the same amount of damages was claimed, and judgment shall be rendered therein in like manner.

SECT. 14. If upon such appeal he recovers a larger sum than the appraisers awarded him, he shall recover his taxable costs; otherwise he shall pay costs.

SECT. 15. All damages and expenses incurred under the six preceding sections, except expenses incurred by the state

board of cattle commissioners, shall be paid by the town in the first instance; but four fifths thereof shall be reimbursed to it from the state treasury. The governor and council shall audit all claims thus presented, and the governor shall draw his warrants upon the treasurer for the amounts allowed, in favor of the towns entitled thereto.

PRECEDENCE IN AUTHORITY.

SECT. 16. In cases where United States inspectors, state commissioners, and selectmen, or any two of such boards, take action with reference to the same subject matter under the provisions of this chapter, they shall have precedence in authority in the order above named.

PENALTIES IN CERTAIN CASES.

SECT. 17. Any person or corporation who shall bring into the state, between the twentieth day of May and the twentieth day of October, any Texas or Cherokee cattle that have not been kept north of the Ohio or Missouri river during the winter immediately preceding, shall be fined not exceeding twenty-five dollars for each animal so brought into the state. The term Texas or Cherokee cattle shall be construed to mean the native cattle of Texas and Louisiana and the classes of cattle known under those names.

SECT. 18. Any person who shall expose, or suffer to be exposed, in any highway, public place, or pasture, any horse affected by the disease known as glanders, shall be fined not exceeding fifty dollars for each offense, for the benefit of the town or city where the offense is committed.

SECT. 19. Any person exposing any domestic animal as aforesaid, affected with any other contagious or troublesome disease, shall be fined not exceeding twenty-five dollars for each offense, for the benefit of the town.

SECT. 20. It shall be the duty of selectmen and police officers of towns in which any of the offenses mentioned in the three preceding sections shall be committed, to cause the offenders to be prosecuted.

AMENDMENT OF 1893.

At the session of the legislature of 1893 the following amendment was passed :

SECTION 1. The owners of cattle killed by order of the state board of cattle commissioners shall recover of the state one half the value of such animals upon a basis of health, said value to be ascertained by a disinterested appraisal, provided they have been owned in the state three months at least before the disease was detected.

SECT. 2. All acts and part of acts inconsistent with this act are hereby repealed, and this act shall take effect upon its passage.

The following order was issued under the law :

STATE OF NEW HAMPSHIRE.

BOARD OF CATTLE COMMISSIONERS.

CONCORD, April 1, 1895.

To Boards of Selectmen :

In order to avoid misconstruction of the statutes of New Hampshire for the suppression of contagious diseases among animals, boards of selectmen, before taking action, will please report such cases as appear of sufficient importance to need attention, to the state board of cattle commissioners, giving as full description of symptoms and condition as possible, together with the name of the owner and location of the animals.

This board will give attention to cases reported, and take such action under the statutes as their importance seems to demand.

Respectfully,

IRVING A. WATSON, *President.*

N. J. BACHELDER, *Secretary.*

QUARANTINE REGULATIONS.

The following order is still in force :

STATE OF NEW HAMPSHIRE.

BOARD OF CATTLE COMMISSIONERS.

CONCORD, July 14, 1896.

GENERAL ORDER No. 3.

1st. General Order dated January 11, 1892, and General Order dated January 19, 1892, are hereby repealed.

2d. All persons and companies are hereby prohibited from bringing or driving neat cattle into the state of New Hampshire without a permit from this board.

3d. All neat cattle brought or driven into the state of New Hampshire under a permit from this board, are hereby placed in quarantine upon arrival in the state until identified and released.

4th. Selectmen of towns and cities of New Hampshire are hereby authorized to seize and hold in quarantine any neat cattle coming into the state without a legal permit, and notify this board at once of such action.

5th. Permits to bring or drive neat cattle into New Hampshire will be issued only upon the result of the tuberculin test, to be applied and reported under such regulations and forms as will be furnished upon application to this board.

6th. This order is issued under authority of chapter 113 of the Public Statutes of New Hampshire, and all violations will be vigorously prosecuted.

7th. This order shall take effect on the fifteenth day of July, 1896.

IRVING A. WATSON, *President*,
N. J. BACHELDER, *Secretary*,
Board of Cattle Commissioners.

The following explanatory circular was issued in connection with the above order :

STATE OF NEW HAMPSHIRE.

BOARD OF CATTLE COMMISSIONERS.

To Whom It May Concern :

The quarantine regulations issued by the board of cattle commissioners of the state of New Hampshire against all cattle outside of the state are made necessary by the action already taken in the same line by the authorities of other New England states. Evidence has been submitted to this board that animals, failing to pass the test and therefore debarred from those states, are being brought into New Hampshire and are contributing to our milk supply, to the injury of the healthfulness and reputation of New Hampshire dairy products.

Persons desiring to bring cattle into New Hampshire will be furnished upon application with the necessary blanks upon which to forward the result of the test, said test to be made by any person who is satisfactory to the cattle commissioners of the state in which the test is made. Upon arrival in this state the cattle will be identified and released as soon as practicable by this board or its representative.

In making the report of the tuberculin test, when applying for a permit, both the original and duplicate reports are to be made out and forwarded to this office without being detached from the blank permit.

BOARD OF CATTLE COMMISSIONERS,

Concord, N. H.

MODIFICATION OF QUARANTINE ORDER.

STATE OF NEW HAMPSHIRE.

BOARD OF CATTLE COMMISSIONERS.

GENERAL ORDER No. 4.

General Order No. 3, dated July 14, 1896, is hereby modified as follows :

On and after this date, unless otherwise ordered, neat stock will be admitted to the state of New Hampshire for pasturage or for domestic use under the following conditions :

1. Applications for permit to bring cattle into New Hampshire for pasturage or for domestic use must be made upon blanks furnished by this board.

2. The owner or drover of said cattle must state upon said application that they are brought into the state for pasturage, or for domestic use.

3. The owner or drover of said cattle must furnish upon said application the certificate of a veterinarian, who is a regular graduate of a veterinary institution, or who is recommended by the cattle commissioners of the state from which the cattle are sent, stating that the cattle have been subjected to a physical examination, and no symptoms of tuberculosis or other contagious disease are found.

4. Applications from Massachusetts must also state that the cattle have been tagged by the Massachusetts Cattle Commission, which will entitle them to return to that state without reëxamination, and must be indorsed in this respect by the Massachusetts Cattle Commission, or an agent of said commission.

5. This order will take effect April 1, 1897, and remain in force until revoked by this board.

N. J. BACHELDER,

Secretary New Hampshire Board of Cattle Commissioners.

The following explanatory circular was issued in connection with the modification order :

STATE OF NEW HAMPSHIRE.

BOARD OF CATTLE COMMISSIONERS.

To Owners and Drivers of Stock :

The inclosed order modifies the previously existing regulation in regard to bringing neat stock into New Hampshire for pasturage, inasmuch as it allows a physical examination instead of requiring the tuberculin test. The application for permit must be made to the board upon the application furnished by this board, and no neat cattle can be legally admitted for pasturage until said application has been properly filled out

and filed with this board, and the permit issued in due and regular form. In short, this order simply allows the report of the physical examination to be filed with this board instead of the report of the tuberculin test, and a permit to bring cattle into New Hampshire for pasturage or other purposes is just as necessary as before the issuing of this order.

Selectmen and other officials have full authority to proceed against violators of this and the previous order as modified, the same as before, and all parties will govern themselves accordingly.

N. J. BACHELDER,

Secretary New Hampshire Board of Cattle Commissioners.

INSPECTION SERVICE.

While the law enacted to govern this matter confers upon the executive officer of the state board of health, the state board of agriculture, and state grange, the authority in the suppression of contagious diseases among domestic animals, yet all action taken and money expended has been with the approval of the several organizations named and by the advice of the governor and council. Every case coming to the attention of the board has been investigated and such action taken as the policy of the board demanded. All applications to the board for inspection of herds within the state have been given attention by forwarding to the parties making application a blank form of which the following is a copy :

APPLICATION FOR CATTLE INSPECTION.

, 190 .

*To the Board of Cattle Commissioners,
State of New Hampshire,
Concord.*

GENTLEMEN:—I hereby make application for an official inspection of my herd of cattle, in regard to which I make the following statement :

My entire herd consists of cattle.
 First noticed symptoms of disease about.....
 Symptoms noticed are

 These cattle are at my stable located about miles from
 the nearest railroad station.

If the board considers an investigation advisable, and upon a physical examination finds sufficient symptoms of tuberculosis in the herd to warrant, in the opinion of the board, the application of the tuberculin test to the herd, I hereby authorize its application by the board. I understand the expense of making an inspection to be entirely borne by the board, and that, according to law, I am to receive one half the health value of all animals condemned by the test and destroyed in the presence of myself, or that of my agent. I also agree to disinfect the stable, and take other precautionary measures in accordance with the instructions of the cattle commissioners.

(Signed)

.....
 P. O. Address

This plan has been strictly adhered to except in an occasional case where arrangements had been previously made to inspect herds in the immediate vicinity of the person applying, and there was not time to have the blank forwarded and returned. The inspection would then be made without the formal application, as it required no extra expense. Other exceptions have been in the case of applications from boards of health, or in the suspected existence of glanders in horses, both of which have generally had prompt attention.

All applications for inspection in official form, as indicated above, have had careful consideration by the board, and if conditions reported warranted, an official inspection was ordered. The conditions referred to are symptoms of a contagious disease. These applications have generally been given attention in the order in which they were received, and as soon as the exigencies of the case seemed to demand. We

have not undertaken to reach cases where haste was necessary in order to arrive before the death of animals, and have not paid for animals that have died before arrival of the inspector. We have constantly held that the law did not contemplate, primarily, the reimbursement of owners for animals about to die, but that the first object was to destroy such animals as were endangering the health of animals and human beings, and, incidentally, pay the owner such recompense as is provided by the law. We have destroyed all animals found to be tuberculous from a physical examination, whatever their condition, and have attended to all cases within thirty days of receiving official notice, and many of them within one half this period, but have been to no undue haste to get to animals in the last stages of the disease.

It has not been the practice of the board to make a second inspection in a town immediately after a previous visit, but to make the inspection as soon as the circumstances seemed to warrant, using discretion in the matter. In this work the most distant sections of the state have had equal attention with the central, and no inspection has been withheld on account of any extra expense in reaching the herd. The applications made to the board during 1899 which, upon consideration, were worthy of an investigation, and which are on file as the authority of the board for ordering investigations, are as follows :

OWNERS OF STABLES INSPECTED, 1901.

1901, Jan. 1.	E. F. Elbridge,	Freedom
Jan. 1.	C. O. Smith,	Sandwich
Jan. 1.	F. A. Bryan,	Sandwich
Jan. 1.	J. H. Hoban,	Manchester
Jan. 3.	R. A. Philbrick,	Weare
Jan. 4.	W. D. Sargent,	Lebanon
Jan. 5.	Lorenzo Gay,	Jefferson
Jan. 5.	J. P. Davis,	Meadows
Jan. 5.	H. J. L. Bodwell,	Sanbornton
Jan. 8.	W. E. Perry,	Newport
Jan. 9.	George Hibbard,	Orford
Jan. 9.	W. D. H. Hayden,	Dover
Jan. 11.	E. W. Colburn,	Antrim
Jan. 11.	S. T. Noyes,	Colebrook
Jan. 12.	E. H. Webster,	North Lyndeborough

1901, Jan. 12.	M. S. Pierce,	Hollis
Jan. 12.	A. H. Caldwell,	Amherst
Jan. 17.	J. M. Fuller,	Hanover
Jan. 17.	A. C. Stewart.	Hanover
Jan. 17.	Wm. T. Smith,	Hanover
Jan. 17.	Asa Porter,	Hanover
Jan. 17.	H. P. Howe,	Hanover
Jan. 17.	L. B. Downing,	Hanover
Jan. 23.	George Shattuck,	Hinsdale
Jan. 23.	Frank L. Wilson,	Berlin
Jan. 28.	Richard B. Eastman,	Jefferson
Jan. 28.	W. W. Hill,	Enfield
Jan. 28.	Cyrus Young,	Littleton
Jan. 29.	Fuller & Keddie,	New Boston
Jan. 30.	J. A. Brown,	Candia
Jan. 31.	Levi W. Fisher,	Reed's Ferry
Feb. 1.	Mrs. Mattie J. Gilman,	East Unity
Feb. 4.	K. A. Huse,	Milford
Feb. 13.	G. E. Holbrook,	Amherst
Feb. 13.	W. E. Howe,	Nashua
Feb. 13.	George A. Bell,	Goffstown
Feb. 14.	Walter Hartford,	Bow
Feb. 18.	J. H. Derby,	Lyme
Feb. 18.	S. G. Kelley,	New Hampton
Feb. 19.	E. F. Noyes,	Hampstead
Feb. 21.	E. A. Chase,	Warner
Feb. 21.	Geo. E. Frost,	North Hampton
Feb. 24.	J. E. Carter,	Concord
Feb. 25.	W. J. Hajjar,	Windham
Feb. 26.	A. D. Dennison,	New Boston
Feb. 26.	Perley A. Todd,	New Boston
Feb. 27.	F. C. Gould,	Colebrook
Feb. 27.	H. O. Hadley,	Temple
Feb. 27.	W. E. Davidson,	Temple
Mar. 4.	J. R. Wilkins,	Milford
Mar. 4.	Amanda M. Lane,	Stratham
Mar. 4.	D. H. Goodell,	Antrim
Mar. 4.	Solomon Schurman,	Portsmouth
Mar. 13.	Mrs. C. C. Beaman,	Cornish
Mar. 16.	H. Livingston,	Concord
Mar. 16.	John E. Rines,	Boscawen
Mar. 16.	H. F. Dodge,	Mont Vernon
Mar. 18.	Fred A. Harmon,	Freedom
Mar. 18.	Jules Pellerin,	Lyme
Mar. 19.	Asa Ames,	Piermont
Mar. 19.	Mrs. C. C. Beaman,	Cornish
Mar. 19.	Robert Work,	Cornish
Mar. 20.	Lewis Morrill,	Canterbury
Mar. 20.	John Scott,	Concord
Mar. 21.	Willis O. Hadley,	Temple

1901, Mar. 23.	Mrs. A. L. Hilton,	Milford
Mar. 25.	J. E. Morse,	Lancaster
Mar. 25.	Town of Landaff,	Landaff
Mar. 27.	Carey Smith,	Canaan
Mar. 27.	L. L. Fish,	West Windham
Mar. 27.	G. M. Heath,	Londonderry
Mar. 27.	C. Jeonerette,	Nashua
Mar. 28.	Henry Sheldrick,	Wilton
Mar. 29.	Charles W. Carl,	Peterborough
Mar. 29.	B. C. Goodwin,	Whitefield
Mar. 29.	William R. Parks, Jr.,	Warren
Mar. 30.	Dallas Summer,	Wilton
April 1.	E. C. Hutchinson,	Milford
April 5.	Emore Dennis,	Orford
April 6.	M. A. Rockwood,	Brookline
April 6.	Blanchard Brothers,	Greenfield
April 6.	G. H. Locke,	Hopkinton
April 6.	C. S. Hall,	Epsom
April 6.	W. A. Ramsey,	Lyme
April 8.	Fred B. Ribley,	Croydon Flat
April 8.	A. W. Hunt,	Hampstead
April 8.	C. C. Remick,	Franklin
April 9.	E. S. Foss,	Somersworth
April 9.	George J. Carriel,	Charlestown
April 10.	C. H. Tutt,	Wolfeborough
April 11.	S. G. White,	Peterborough
April 11.	E. S. Burns,	Milford
April 11.	Frank W. Chase,	Milford
April 13.	W. D. Perkins,	Jefferson
April 16.	F. E. Washburn,	Orford
April 16.	J. D. Clough,	Orford
April 16.	C. A. Robbins,	Whitefield
April 17.	Mrs. Elsie A. Adams,	Greenville
April 17.	Edward Greenwood,	Meadows
April 17.	C. P. Robie,	Manchester
April 18.	John E. May,	Peterborough
April 18.	David E. Whitney,	Greenville
April 19.	E. E. & C. O. Wells,	Epsom
April 19.	H. Holbrook,	Manchester
April 27.	Arthur Taylor,	Hinsdale
May 1.	L. M. Robie,	Piermont
May 1.	W. R. Parks, Jr.,	Warren
May 1.	John L. Sargent,	Grafton
May 2.	C. W. Rutledge,	Orford
May 2.	M. E. Simonds,	Weare
May 3.	William Watson,	Freedom
May 3.	Ernest W. Cashman,	Orford
May 3.	I. W. Burbank,	Meadows
May 3.	E. J. Nickerson,	Windham
May 4.	J. F. Tenney,	Antrim

1901, May 4.	George R. Bliss,	Lyme
May 4.	Moses Gelo,	Lyme
May 5.	A. P. Emerson,	Hampstead
May 6.	Warren Abbott,	Penacook
May 7.	George L. Warren,	Lee
May 10.	L. M. Tolles,	Hudson
May 10.	A. P. Kendall,	Nashua
May 10.	J. N. Hayden,	Hollis
May 10.	John Wood,	South Merrimack
May 10.	Fred G. Steele,	Hudson
May 10.	P. B. Annis,	Litchfield
May 10.	D. F. MacIntire,	Auburn
May 10.	Charles W. Towle,	Candia
May 10.	Irving P. Fitts,	Hanover
May 11.	W. S. Clement,	West Derry
May 11.	M. Hajjar & Co.,	Windham
May 11.	Nelson Ordway.	West Hampstead
May 15.	George F. Brooks,	Pittsfield
May 15.	J. D. Howe,	Lancaster
May 16.	H. O. Chase,	Weare
May 16.	O. D. Sawyer,	Weare
May 16.	L. M. Robie,	Piermont
May 17.	Mrs. D. W. Russell,	Wilton
May 18.	Jesse Johnson,	Orford
May 20.	A. F. Hutchinson,	Chichester
May 21.	D. Waldman,	Concord
May 21.	A. H. Nichols,	Cornish
May 21.	G. H. Locke,	Hopkinton
May 22.	W. F. Forbush,	West Chesterfield
May 22.	A. G. Gordon,	Merrimack
May 22.	E. S. Pease,	Orfordville
May 22.	Clarence Blodgett,	Orfordville
May 23.	Frank A. Harmon,	Freedom
May 25.	George E. Robbins,	Greenville
May 27.	A. E. Brown,	Lyme
May 27.	D. W. Scott,	Deerfield
May 28.	Mrs. E. A. Stevens,	Jefferson
May 28.	Ephraim Fuller,	Francestown
May 29.	C. L. Bean,	Orford
May 31.	E. F. Carr,	Henniker
May 31.	H. O. Chase.	
June 1.	L. C. Farwell,	Temple
June 4.	Joseph Laperriere,	Manchester
June 7.	James E. Whitney,	Wilton
June 8.	H. S. Mudgett,	Intervale
June 8.	Frederick Noyes,	Landaff
June 13.	Arvin G. Baker,	Marlow
June 13.	W. F. Gilman,	Unity
June 14.	H. E. Hoit,	Bethlehem
June 14.	Harriet E. Edwards,	Windham

1901, June 14.	A. M. Philbrick,	Milford
June 15.	E. J. Farley,	Hollis
June 15.	W. P. Farley,	Hollis
June 15.	A. H. Caldwell,	Amherst
June 15.	Charles J. Bell,	Hollis
June 15.	W. P. Annis,	Hudson
June 17.	Joel Wellington,	Rindge
June 17.	Thomas Hoag,	Whitefield
June 17.	Will H. Grey,	Wilton
June 21.	R. E. Foss,	Strafford
June 25.	A. B. Goodrich,	Lebanon
June 27.	J. F. Eastman,	Springfield
June 28.	W. R. Parks, Jr.,	Warren
July 2.	F. Mayo,	Sadown
July 5.	Orrin Nutter,	Ossipee
	F. J. Horne,	Centre Harbor
July 6.	Joseph Ramsey,	Benton
July 8.	W. A. Knight,	Peterborough
July 8.	H. C. Knowles,	Belmont
July 9.	Bartlett Martin,	Suncook
July 13.	C. H. Hubbard,	Orford
July 15.	A. J. Morrill,	Whitefield
July 15.	Blanchard Brothers,	Greenfield
July 15.	L. P. Lamprey,	Sandwich
July 16.	R. P. Stillings,	Meadows
July 30.	H. W. Chellis,	Meriden
July 31.	P. M. Lord,	Dunbarton
Aug. 3.	George H. Hart,	Nelson
Aug. 5.	H. O. Chase,	Weare
Aug. 5.	Emore Dennis,	Orford
Aug. 5.	F. R. Glover,	Littleton
Aug. 6.	A. A. Crosier,	Lancaster
Aug. 6.	C. H. Allison,	Durham
Aug. 7.	Preston Brothers,	Henniker
Aug. 7.	Joseph Conrey,	Hillsborough Bridge
Aug. 14.	S. S. Cammetts,	Exeter
Aug. 16.	Thomas F. McGuire,	Rindge
Sept. 3.	C. B. Perkins,	Jackson
Sept. 3.	George Colby,	Bow
Sept. 3.	F. A. Edgerly,	Wolfeborough
Sept. 5.	F. A. Prescott,	Francestown
Sept. 5.	E. A. Armstrong,	Whitefield
Sept. 5.	J. H. Hall,	Nashua
Sept. 5.	J. W. Kenedy,	Wilton
Sept. 5.	E. O. Barrett,	Wilton
Sept. 5.	Morris Hurlihy,	Wilton
Sept. 6.	Bert A. Maxfield,	Gilmanton
Sept. 9.	Fred Rich,	Lyme
Sept. 14.	B. F. Lang,	New Boston
Sept. 13.	W. R. Parks, Jr.,	Warren

1901, Sept. 14.	G. C. Warren,	New Boston
Sept. 21.	Oliver Tenney,	Greenville
Sept. 21.	H. D. Blodgett,	Hudson
Sept. 21.	C. S. Collins,	Nashua
Sept. 23.	E. C. Hutchinson,	Milford
Sept. 23.	Eliza A. Jenness,	Pittsfield
Oct. 10.	Geo. W. Shattuck,	Manchester
Oct. 10.	Rush Chellis,	Claremont
Oct. 12.	A. L. Barker,	Windham
Oct. 13.	W. G. Ballam,	Hanover
Oct. 14.	Mayo Lake,	Chichester
Oct. 14.	C. W. Brown,	Lancaster
Oct. 14.	Nelson Fournier,	Whitefield
Oct. 15.	Patrick Carbery,	Whitefield
Oct. 15.	George Angurton,	Gorham
Oct. 15.	James E. Dodge,	Pembroke
Oct. 16.	Thomas Jackson,	Mason
Oct. 17.	Frank P. Rand,	Northfield
Oct. 17.	John L. Whipple,	Goffstown
Oct. 18.	C. H. Moore,	Wilton
Oct. 18.	Stickney J. Hildreth,	Whitefield
Oct. 19.	Perley Wiggin,	Loudon
Oct. 21.	Edward Shaunnassy,	Milford
Oct. 21.	C. W. Williams,	Hampstead
Oct. 24.	A. H. Hayes,	Alton
Oct. 25.	Bartlett Martin,	Allenstown
Oct. 26.	Henry M. Tucker,	Portsmouth
Nov. 6.	G. C. Wilkins,	Peterborough
Nov. 6.	J. P. Howe,	Nashua
Nov. 6.	Wm. L. Cross,	Amherst
Nov. 7.	J. W. Hardwick,	Lempster
Nov. 8.	E. E. Lake,	Hampstead
Nov. 11.	W. R. Parks, Jr.,	Warren
Nov. 12.	F. S. Rowe,	Randolph
Nov. 13.	E. L. Weare,	Dalton
Nov. 14.	Geo. F. Armstrong,	Canobie Lake
Nov. 18.	W. F. Wadleigh,	Webster
Nov. 25.	F. G. Fellows,	Candia
Nov. 25.	C. W. Gilmore,	Manchester
Nov. 26.	C. F. Melendy,	Temple
Nov. 26.	H. H. Holt,	Lyme
Nov. 26.	A. P. Hart,	Nelson
Nov. 27.	Helen E. Morse,	Montcalm
Nov. 27.	W. W. Goodale,	Amherst
Nov. 29.	H. O. Hadley,	Temple
Nov. 29.	A. B. Davidson,	Temple
Nov. 30.	James Barker,	Windham
Nov. 30.	J. A. Hunt,	Hampstead
Dec. 4.	Frank Zeisel,	Manchester
Dec. 6.	C. A. Whitton,	Wolfeborough

1901, Dec. 6.	E. N. Cogswell,	Henniker
Dec. 7.	W. R. Parks, Jr.,	Warren
Dec. 9.	A. N. Holt,	Wilton
Dec. 13.	L. M. Robie,	Piermont
Dec. 13.	Frank P. Rand,	Northfield
Dec. 13.	W. L. Moore,	West Derry
Dec. 14.	Byron Ambrose,	Deerfield
Dec. 16.	Alvin Avery,	Francestown
Dec. 18.	S. T. Noyes,	Colebrook
Dec. 19.	L. D. Kenneson,	Jefferson
Dec. 19.	E. A. Hildreth,	Whitefield
Dec. 20.	R. E. Savage,	Lancaster
Dec. 20.	P. J. Connell,	Hudson
Dec. 20.	E. E. Rogers,	Chester
Dec. 23.	James E. Foote,	Portsmouth
Dec. 24.	J. W. Emery,	Henniker
Dec. 25.	George Hilliard,	Colebrook
Dec. 25.	Zenas Dexter,	Whitefield
Dec. 25.	Garland & Roach,	Whitefield
Dec. 26.	E. S. Underhill,	Piermont
Dec. 27.	Louise Russell,	South Sutton
Dec. 28.	F. A. Pushee,	Lyme

FINANCIAL STATEMENT, 1901.

COMPENSATION FOR ANIMALS DESTROYED.

203 tuberculous cattle (one half health value)	.	.	\$3,539.00
38 glandered horses (diseased value)	.	.	190.00
			<hr/>
Total paid for animals destroyed	.	.	\$3,729.00

SERVICES AND EXPENSES OF VETERINARIANS.*

W. T. Russell, Nashua :

Services	.	.	.	.	.	\$110.00
Expenses	.	.	.	.	.	44.80
						<hr/>
						\$154.80

R. J. Macguire, Concord :

Services	.	.	.	.	.	\$455.00
Expenses	.	.	.	.	.	286.81
						<hr/>
						741.81

* Expenses of veterinarians include killing and burying condemned animals, and railroad, hotel, and livery expenses.

George W. Copp, Tuftonborough :					
Services	.	.	.	.	\$35.00
Expenses	.	.	.	.	31.60
					<hr/>
					\$66.60
B. M. Flint, Lyme :					
Services	.	.	.	.	\$68.00
Expenses	.	.	.	.	15.00
					<hr/>
					83.00
George G. MacGregor, Whitefield :					
Services	.	.	.	.	\$77.00
Expenses	.	.	.	.	80.21
					<hr/>
					157.21
Walter B. Loring, Milford :					
Services	.	.	.	.	\$27.00
Expenses	.	.	.	.	10.00
					<hr/>
					37.00
L. Pope, Jr., Portsmouth :					
Services	.	.	.	.	\$21.00
Expenses	.	.	.	.	8.57
					<hr/>
					29.57
F. V. Barrett, Peterborough :					
Services	.	.	.	.	\$27.56
Expenses	.	.	.	.	7.86
					<hr/>
					35.42
James Hart, Concord :					
Services	.	.	.	.	\$125.00
Expenses	.	.	.	.	110.59
					<hr/>
					235.59
C. E. Burchsted, Exeter :					
Services	.	.	.	.	\$15.00
Expenses	.	.	.	.	1.00
					<hr/>
					16.00
A. L. Dodge, Manchester :					
Services	.	.	.	.	\$17.00
Expenses	.	.	.	.	5.56
					<hr/>
					22.56
Richard Ebbett, Manchester :					
Services	.	.	.	.	\$5.00
Expenses	.	.	.	.	2.00
					<hr/>
					7.00
H. N. Fling, Lancaster :					
Services	.	.	.	.	\$10.00
					10.00

H. B. Dunton, Manchester :

Services \$5.00

Expenses 2.00

\$7.00

G. A. Clark, Franklin :

Services \$2.50 2.50

B. Frank Atwood, Lisbon :

Services \$3.00 3.00

\$1,609.06

OTHER EXPENSES.

Services and expenses of appraisers . . . \$186.50

Clerical expenses 500.00

686.50

Total expenses for the year \$6,024.56

OWNERS OF STABLES INSPECTED, 1902.

1902, Jan.	1.	A. P. Kendall,	Nashua
Jan.	1.	S. A. Lovejoy,	Milford
Jan.	1.	S. J. Drowne,	Sandown
Jan.	6.	E. H. Russell,	Mason
Jan.	6.	Frank S. Stone,	Greenville
Jan.	6.	Charles F. French,	Piermont
Jan.	6.	C. A. Cragin,	Lempster
Jan.	7.	E. P. Dow,	Pittsfield
Jan.	8.	Benjamin Giles,	Northwood
Jan.	8.	P. H. Sanborn,	Deerfield
Jan.	9.	Mrs. C. Beede,	East Derry
Jan.	9.	John Porter,	Manchester
Jan.	11.	Robert Converse,	Amherst
Jan.	11.	G. L. Goodale,	Amherst
Jan.	20.	C. W. Chamberlain,	West Chesterfield
Jan.	20.	W. W. Austin,	Webster
Jan.	21.	W. A. Stetson,	Wilton
Jan.	21.	Eldon Putnam,	Wilton
Jan.	21.	F. A. Holbrook,	Amherst
Jan.	22.	H. M. Kimball,	Hopkinton
Jan.	22.	John G. Collins,	Milford
Jan.	23.	W. E. Wyman,	Milford
Jan.	23.	Geo. R. Hartshorn,	Milford
Jan.	23.	S. B. Hersey,	Warren
Jan.	23.	W. R. Parks, Jr.,	Warren
Jan.	23.	L. S. Derby,	Lyne
Jan.	23.	A. L. Emmons,	Lyne
Jan.	24.	S. H. Hardy,	Greenfield

1902,	Jan. 25.	D. Richardson,	Mont Vernon
	Jan. 25.	C. H. Archer,	Orford
	Jan. 25.	H. A. Hutchinson,	Mont Vernon
	Jan. 28.	A. D. Wiggin,	Lee
	Jan. 28.	B. M. Guinness.	Manchester
	Jan. 29.	George Welch,	So. Kingston
	Jan. 30.	W. C. Hodgdon,	Lancaster
	Jan. 31.	A. B. McLain,	Goffstown
	Feb. 1.	J. C. Kennett,	Whitefield
	Feb. 12.	Geo. C. Hadley,	Mont Vernon
	Feb. 12.	William Stetson,	Orford
	Feb. 12.	Chas. W. Reed,	Wilton
	Feb. 12.	W. S. Thayer,	New Ipswich
	Feb. 12.	Mrs. S. F. Adams,	Greenville
	Feb. 13.	D. W. Eddy,	Harrisville
	Feb. 15.	H. A. Fuller,	Amherst
	Feb. 15.	H. E. Osgood,	Nashua
	Feb. 15.	H. E. Spaulding,	Hollis
	Feb. 15.	A. L. Barker,	Windham
	Feb. 15.	Harry W. Mosher,	Jefferson
	Feb. 15.	E. C. Kendall,	Londonderry
	Feb. 17.	K. Palmer,	Peterborough
	Feb. 20.	H. S. Annis,	Boscawen
	Feb. 22.	W. P. Glover,	No. Haverhill
	Feb. 22.	Albert L. Martiu,	Jefferson
	Feb. 24.	Dell Wilson,	Landaff
	Feb. 24.	C. S. Campbell,	Bedford
	Feb. 25.	A. M. Spring,	W. Chesterfield
	Feb. 26.	A. A. Tartchell,	Lancaster
	Mar. 2.	E. C. Hubbard,	Amherst
	Mar. 4.	Fred A. Conroy,	Milford
	Mar. 5.	James T. Gunn,	East Weare
	Mar. 6.	E. O. Ingalls,	Henniker
	Mar. 6.	W. R. Parks, Jr.,	Warren
	Mar. 8.	C. H. Colby,	Belmont
	Mar. 8.	W. D. Tuttle,	East Andover
	Mar. 10.	Edwin E. Hill,	Farmington
	Mar. 10.	A. J. Dodge,	Peterborough
	Mar. 10.	S. W. Nichols,	Peterborough
	Mar. 13.	John M. Brewer,	New Boston
	Mar. 14.	Mrs. F. M. Greene,	Derry
	Mar. 14.	Frank Chandler,	Piermont
	Mar. 15.	Ira G. Noyes,	Jefferson
	Mar. 19.	E. M. L. Lane,	Stratham
	Mar. 19.	Harley E. Hoit,	Bethlehem
	Mar. 19.	Rush Chellis,	Claremont
	Mar. 20.	James Hook,	Contoocook
	Mar. 20.	James E. Dodge,	Pembroke
	Mar. 20.	I. N. Center,	Litchfield
	Mar. 21.	E. F. Stewart,	London
	Mar. 25.	Harly Brothers,	Peterborough

1902, Mar. 27.	Edwin C. Peabody,	Derry
Mar. 27.	W. S. Clement.	
Mar. 27.	C. A. Pushee,	Lyme
Mar. 28.	Geo. A. Underwood,	Jaffrey
Mar. 29.	John Clark,	Concord
April 4.	J. H. Foster,	So. Merrimack
April 5.	Stickney J. Hildreth,	Whitefield
April 5.	N. W. C. Jameson,	Antrim
April 5.	Mrs. W. S. Carlin,	Bennington
April 7.	I. M. Graham,	Candia
April 7.	N. W. Paige,	Manchester
April 11.	E. B. Pike,	Pike Station
April 14.	John W. Greeley,	Londonderry
April 14.	C. V. Caldwood,	Atkinson
April 15.	Mrs. Geo. Hurd,	Londonderry
April 15.	J. L. Critchett,	Barrington
April 16.	Chas. E. Bateman,	Wilton
April 16.	M. Palmer,	New Ipswich
April 16.	Geo. M. Batchelder,	Wilton
April 16.	L. M. Robie,	Piermont
April 16.	Arthur Smith,	Piermont
April 16.	Shakers,	Enfield
April 17.	E. J. Lyle,	E. Concord
April 19.	Wm. O. Paul,	E. Concord
April 19.	H. H. Palmer,	Piermont
April 21.	F. H. Young,	Tuftonborough
April 21.	Burt Chellis,	Claremont
April 24.	G. A. Wooster,	Concord
April 25.	John Coe,	Centre Harbor
April 26.	George Dickey,	Derry
April 26.	Irving Graham,	Candia
April 26.	Frank Hall,	Candia
April 28.	Willard C. Snow,	Lancaster
May 1.	Cornelius Maher,	Exeter
May 1.	M. D. Dennis,	Orford
May 1.	E. H. Lord,	Wolfeborough
May 1.	J. N. Hall,	Milford
May 5.	F. G. Lewis,	Chester
May 10.	L. L. Harris,	Hudson
May 10.	F. F. Reed,	Greenville
May 10.	C. G. Ellsworth,	Weare
May 12.	Fred L. Wright,	Piermont
May 13.	Frank D. Courser,	Tilton
May 14.	Pedrick & Wells,	Wilmot
May 14.	F. L. Barrett,	Rindge
May 14.	Edwin W. Stearns,	Rindge
May 14.	Mrs. A. E. Bickford,	Wilmot
May 15.	Jules Pellerin,	Lyme
May 15.	George R. Bliss,	Lyme
May 22.	H. F. Barker,	Sandwich
May 22.	H. F. Dorr,	Sandwich

1902, May 22.	F. Webster,	Sandwich
May 23.	Geo. L. Jaquith,	East Jaffrey
May 24.	H. E. Hoitt,	Bethlehem
May 26.	Thomas F. Piper,	Tuftonborough
May 28.	F. E. Hanscom,	Glen
May 28.	S. H. Abbott,	Wilton
May 31.	C. A. Langmaid,	Chichester
May 31.	George C. Evans,	Jefferson
May 31.	J. P. Davis,	Jefferson
June 2.	W. F. Howe,	Manchester
June 3.	Frank B. Brooks,	Whitefield
June 4.	Morrill Bros.,	Whitefield
June 4.	C. E. Dorr,	Jefferson
June 4.	I. G. Adams & Son,	Derry
June 9.	W. C. Taylor,	Sanbornton
June 9.	Mrs. David Brown,	Tilton
June 9.	James A. Kemp,	Rindge
June 9.	S. L. Moody,	Rindge
June 10.	B. W. Adams,	Plainfield
June 10.	Henry Sanborn,	Lebanon
June 12.	John McClary,	Hudson
June 12.	John A. Boutelle,	Amherst
June 12.	D. B. Lazelle,	Nashua
June 14.	E. D. Sanborn,	Fremont
June 20.	R. C. Sturgis,	Portsmouth
June 21.	A. L. Thayer,	Gilsum
June 26.	E. M. Bray,	Whitefield
June 27.	T. T. Baker,	Lancaster
June 28.	W. H. Wheeler,	Jefferson
June 28.	Henry Waterman,	Lebanon
July 1.	John R. Dame,	Lee
July 1.	Oliver Mandigo,	Deerfield
July 1.	Fred A. Prescott,	Francestown
July 3.	C. A. Wright,	Amherst
July 3.	F. A. Holbrook,	Amherst
July 3.	J. P. Chandler,	Wilton
July 3.	H. H. Spates,	Salem
July 5.	Rush Chellis,	Claremont
July 10.	Maria D. Epps,	Milford
July 11.	George Holman,	Rindge
July 12.	J. G. Thompson,	Lyme
July 14.	Chas. R. Brown,	Deerfield
July 15.	S. T. Noyes,	Colebrook
July 17.	Rush Chellis,	Claremont
July 18.	J. W. Fowler,	Epsom
July 22.	Wm. W. Thomas,	Tuftonborough
July 22.	G. H. Locke,	Hopkinton
July 23.	Henry A. Wilcox,	Newport
July 23.	A. B. Eaton,	Greenville
July 23.	David Young,	Greenville
July 23.	H. H. Frye,	Wilton

1902, July 23.	J. T. Whitcomb,	Wilton
July 24.	J. R. Wilkins,	Milford
July 25.	James Pecker,	Plaistow
July 25.	E. W. Forbush,	Freedom
July 28.	Henry H. Palmer,	Piermont
Aug. 1.	M. A. Turner,	Salem
Aug. 3.	W. E. Perry,	Lempster
Aug. 5.	Horace Fowler,	Epsom
Aug. 7.	J. A. Richards,	Goffstown
Aug. 7.	George Warren,	New Boston
Aug. 12.	Martin Finerty,	Milford
Aug. 20.	H. O. Chase,	Weare
Aug. 22.	Baker Brothers,	Henniker
Aug. 25.	Charles H. Greenough,	Lyme
Aug. 25.	A. H. Batchelder,	Londonderry
Sept. 1.	Daniel J. Davis,	Candia
Sept. 2.	L. B. Richardson,	Chester
Sept. 2.	C. A. McCobb,	Salem
Sept. 2.	E. A. Armstrong,	Whitefield
Sept. 2.	C. A. Whitten,	Wolfeborough
Sept. 3.	C. L. Winn,	Farmington
Sept. 4.	A. H. Bachelder,	Pembroke
Sept. 4.	Fred Brown,	Pembroke
Sept. 9.	S. F. Ball,	Lyme
Sept. 10.	C. H. Hopkins,	Greenfield
Sept. 10.	W. W. Goodale,	Amherst
Sept. 11.	Geo. F. Jones,	Mt. Vernon
Sept. 12.	M. E. Cobleigh,	Milford
Sept. 13.	John F. Caton,	New Ipswich
Sept. 13.	N. E. Howe,	Hollis
Sept. 13.	E. H. Webster,	Weare
Sept. 13.	Edward Hill,	New Boston
Sept. 18.	C. W. Winn,	Farmington
Sept. 20.	Frank P. Wells,	Lancaster
Sept. 29.	A. P. Farrar,	Henniker
Sept. 29.	J. H. Savage,	Henniker
Oct. 2.	C. H. Adjutant,	Wolfeborough
Oct. 2.	H. L. Call,	Webster
Oct. 2.	George C. Evans,	Jefferson
Oct. 9.	H. F. Dodge,	Mont Vernon
Oct. 10.	J. D. McCurdy,	Bartlett
Oct. 11.	Almon Adams,	Hollis
Oct. 14.	Hugh Corrigan,	Lancaster
Oct. 17.	Frank M. Smith,	Rochester
Oct. 17.	H. H. Sanborn,	Concord
Oct. 18.	Otis Whipple,	Goffstown
Oct. 18.	W. E. Hayward,	Temple
Oct. 20.	Francis W. Clough,	Rumney
Oct. 21.	D. T. Wentworth,	Dummer
Oct. 22.	F. A. Gordon,	Merrimack

1902,	Oct. 29.	Philip Dubois,	Nashua
	Oct. 30.	E. P. Kelso,	Whitefield
	Oct. 30.	D. Arthur Richards,	Goffstown
	Oct. 30.	G. S. Peavey,	Greenfield
	Oct. 31.	D. M. Pratt,	Whitefield
	Nov. 1.	J. B. Beckley,	Derry
	Nov. 1.	Philip Le Court,	New Ipswich
	Nov. 5.	F. M. Aldrich,	Lisbon
	Nov. 10.	Elwin McClauthan,	Peterborough
	Nov. 11.	Ira B. Hill,	Durham
	Nov. 11.	H. P. Clark,	Lymé
	Nov. 11.	J. F. Davis,	Jefferson
	Nov. 11.	L. Sawyer,	Salisbury
	Nov. 11.	W. D. Tuttle,	Andover
	Nov. 12.	N. J. Bartlett,	Warner
	Nov. 12.	Caleb B. Clark,	Windham
	Nov. 12.	George W. Coburn,	Hollis
	Nov. 12.	C. Jeannatte,	Nashua
	Nov. 19.	H. O. Hadley,	Temple
	Nov. 19.	S. H. Abbott,	Wilton
	Nov. 19.	A. O. Childs,	Mason
	Nov. 24.	Lewis Provencher,	Derry
	Nov. 25.	L. M. Straw,	Lancaster
	Nov. 25.	George O. Turner,	Jaffrey
	Nov. 26.	G. H. Locke,	Hopkinton
	Nov. 26.	E. E. Hall,	Whitefield
	Nov. 28.	George F. Armstrong,	Windham
	Nov. 28.	Prescott B. Emerson,	Salem
	Nov. 28.	George M. Batchelder,	Wilton
	Nov. 28.	E. H. Russell,	Greenville
	Nov. 28.	Nathan O. Woods,	Wakefield
	Nov. 28.	Edison McAllister,	Fitzwilliam
	Nov. 29.	C. H. Watts,	Londonderry
	Nov. 29.	C. W. Piper,	Hooksett
	Dec. 1.	Baker Brothers,	Henniker
	Dec. 2.	A. M. Kelley,	Hill
	Dec. 3.	Mabel Addison,	Hill
	Dec. 3.	J. C. Taylor,	Milford
	Dec. 5.	W. S. Pillsbury,	Derry
	Dec. 5.	J. D. Fiske,	Chester
	Dec. 8.	C. F. Mellendy,	Wilton
	Dec. 8.	Reed Brothers,	New Boston
	Dec. 9.	Thomas Burke,	Bartlett
	Dec. 9.	Hannah Elliott,	Greenville
	Dec. 12.	S. B. Moulton,	Whitefield
	Dec. 13.	A. P. Keyes,	Nashua
	Dec. 15.	E. S. Underhill,	Piermont
	Dec. 16.	Lemuel Fuller,	Amherst
	Dec. 18.	W. S. Stetson,	Nashua
	Dec. 18.	Ben Maxfield.	London

1902, Dec. 18.	S. S. Sawyer,	Antrim
Dec. 18.	W. F. Wallace,	Keene
Dec. 19.	A. C. Clough,	Haverhill
Dec. 19.	Levi Spaulding,	Stoddard
Dec. 19.	P. T. Bennett,	Farmington
Dec. 20.	O. S. Kimball,	Allenstown
Dec. 20.	Sullivan Stevens,	Bradford
Dec. 20.	J. B. Whittier,	Deerfield
Dec. 23.	E. M. Bray,	Whitefield
Dec. 24.	Austin Hopey,	Canaan
Dec. 24.	T. Jackson,	Mason
Dec. 24.	Mrs. D. W. Russell,	Wilton
Dec. 24.	W. E. Elliott,	Mason
Dec. 25.	C. O. Healey,	Raymond
Dec. 26.	Nelson Merchant,	Bedford

FINANCIAL STATEMENT. 1902.

COMPENSATION FOR ANIMALS DESTROYED.

212 tuberculous cattle (one half health value)	. . .	\$4,004.30
15 glandered horses (diseased value)	. . .	75.00
Total paid for animals destroyed	. . .	<u>\$4,079.30</u>

SERVICES AND EXPENSES OF VETERINARIANS.*

W. T. Russell, Nashua :

Services	\$203.00	
Expenses	97.95	
	<u> </u>	\$300.95

R. J. Macguire, Concord :

Services	\$429.00	
Expenses	274.02	
	<u> </u>	703.02

George W. Copp, Tuftonborough :

Services	\$58.00	
Expenses	15.53	
	<u> </u>	73.53

R. M. Flint, Lyme :

Services	\$72.00	
Expenses	14.93	
	<u> </u>	\$86.93

* Expenses of veterinarians include killing and burying condemned animals, and railroad, hotel, and livery expenses.

George G. MacGregor, Whitefield :

Services	.	.	.	.	.	\$71.00
Expenses	.	.	.	.	.	81.17

\$152.17

Walter B. Loring, Milford :

Services	.	.	.	.	.	\$47.00
Expenses	.	.	.	.	.	19.00

66.00

L. Pope, Jr., Portsmouth :

Services	.	.	.	.	.	\$26.00
Expenses	.	.	.	.	.	3.50

29.50

F. V. Barrett, Peterborough :

Services	.	.	.	.	.	\$58.50
Expenses	.	.	.	.	.	25.59

84.09

James Hart, Concord :

Services	.	.	.	.	.	\$54.00
Expenses	.	.	.	.	.	36.75

90.75

A. J. Herrick, Epping :

Services	.	.	.	.	.	\$15.00
Expenses	.	.	.	.	.	6.00

21.00

R. F. Moore, Laconia :

Services	.	.	.	.	.	\$10.00
Expenses	.	.	.	.	.	2.50

12.50

C. E. Burchsted, Exeter :

Services	\$5.00
Expenses	2.00

7.00

A. C. Dodge, Manchester :

Services	\$12.00
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12.00

C. P. Bugbee, Keene :

Services	\$3.00
Expenses	4.15

7.15

George E. Chesley, Rochester :

Services	.	.	.	.	.	\$6.00
Expenses	.	.	.	.	.	4.00

\$10.00

OTHER EXPENSES.

Foot-and-mouth disease expense . . .	\$14.50	
Services and expenses of appraisers . . .	159.42	
Clerical expenses	500.00	
Miscellaneous expenses	16.00	
	<hr/>	\$689.92
Total expenses for the year		6,425 81

An itemized exhibit of the foregoing expenditures, with accompanying vouchers, has been submitted to the governor and council, approved, and placed on file.

ADMISSION OF CATTLE.

Permits for the admission of cattle into New Hampshire whenever the requisite certificate was furnished have been issued to the number of 203, admitting about 3,000 animals. The railroads have coöperated with the board in the enforcement of the quarantine regulations established, and but few violations have come to the attention of the board. It seems necessary to retain the quarantine regulations as long as the states around us maintain and enforce similar regulations.

FOOT-AND-MOUTH DISEASE.

Foot-and-mouth disease made its appearance in Massachusetts probably as early as June, 1902, but was not recognized as such until late in November and after it had been spread to numerous localities in that state, as well as to Vermont, Rhode Island, and Connecticut.

On November 26, 1902, Dr. Austin Peters, chief of cattle bureau of Massachusetts, wrote this board, in reply to a communication, that in his opinion the disease which was prevailing in Massachusetts was foot-and-mouth disease. About that time Dr. D. E. Salmon, chief of bureau of animal industry, sent several expert veterinarians to Massachusetts to examine the cases, when the nature of the outbreak was officially announced to be contagious foot-and-mouth disease.

Upon receipt of this official announcement the board issued the following order :

STATE OF NEW HAMPSHIRE.

BOARD OF CATTLE COMMISSIONERS.

CONCORD, N. H., November 28, 1902.

To Transportation Companies, their Agents, Stock Dealers and Owners, and Others :

GENTLEMEN: By authority of "An Act to Constitute a State Board of Cattle Commissioners," approved April 7, 1891, you are hereby notified that a contagious malady known as "foot-and-mouth disease," exists in animals in Massachusetts, Rhode Island, Connecticut, and Vermont, and as the same is readily (and without restraint rapidly) communicated to cattle, sheep, goats, and other ruminant animals, and to swine, and as we are advised that the disease is spreading in certain localities in the states named, it is

Ordered, that no cattle, sheep, goats, or other ruminating animals, or swine, shall be permitted to enter the state of New Hampshire from the states of Massachusetts, Rhode Island, Connecticut, or Vermont until this order is revoked.

Any person, firm, or corporation violating this order will be prosecuted according to law.

It is expected that all local authorities, as well as every citizen interested in the welfare of the state, will coöperate in the enforcement of this order to exclude a disease which might otherwise result in an immense loss to the people of New Hampshire.

Per order of the board,

IRVING A. WATSON,

President.

N. J. BACHELDER,

Secretary.

Under same date as the above order the United States government placed an interstate quarantine upon the states of Massachusetts, Vermont, Rhode Island, and Connecticut.

On December 3 a government inspector, in tracing the infection in Methuen, Mass., found an infected herd just over the line in the town of Salem, N. H., and the board was promptly notified of the facts. On that date Dr. D. E. Salmon, chief of bureau of animal industry, recommended to Secretary Wilson that the quarantine order be extended to include the state of New Hampshire. Upon receipt of this information a representative of the board interviewed Dr. Salmon, at his headquarters in Boston, and assured him that if the proposed quarantine order could be withheld, the board would coöperate with the government in stamping out the disease in New Hampshire to the extent of assisting in the inspection of herds and in establishing rigid quarantine in whatever localities the disease should appear. With this understanding the proposed government quarantine on the state was withheld.

To cover the situation at Salem and vicinity the following quarantine order was issued :

STATE OF NEW HAMPSHIRE.

BOARD OF CATTLE COMMISSIONERS.

QUARANTINE ORDER.

CONCORD, N. H., December 4, 1902.

To Whom it May Concern :

By virtue of chapter 133 of the Public Statutes, notice is hereby given that "foot-and-mouth disease" exists in a herd of cattle in the town of Salem, New Hampshire ; that this disease is of a very contagious nature and is spread among cattle, sheep, and swine through numerous avenues of contact with the infection, and even by visitors to infected premises ; therefore, it is ordered

1. That all cattle, sheep, and swine upon infected premises shall remain in quarantine until released by official order. No cattle, sheep, or swine shall be removed from or brought upon such premises without written permission from this board. No product of the stable, including manure, hay, straw, utensils, etc., shall be removed or disposed of, excepting as directed by this board.

2. All persons, excepting those having the immediate care of the animals and such as have legal official authority, are forbidden to visit infected herds or premises, or to trespass thereon.

3. No auction or public sale of cattle, sheep, or swine shall be held in the towns of Salem or Pelham without permission from this board.

4. All persons are forbidden to drive or transport any cattle, sheep, or swine over any public highway, or to turn the same upon any unfenced land, in the towns of Salem and Pelham, without permission from this board.

5. The owner or person in charge of any cattle, sheep, or swine in which "foot-and-mouth disease" may appear, or who has reason to believe that said animals may be infected, or in which there may be symptoms to lead him to suspect the presence of the disease, is hereby directed to notify this board immediately.

6. Pending the issuing of special instructions the provisions of these regulations will apply in any town in New Hampshire where "foot-and-mouth disease" may appear.

7. This order will be in force from its date and until revoked by this board, and any violation of the same will be prosecuted according to law.

(Signed)

IRVING A. WATSON,
President.

N. J. BACHELDER,
Secretary.

On December 5 the Salem herd, consisting of fifteen cows, was examined by a representative of this board, together with several government veterinary surgeons and an appraiser. Arrangements were made and the animals slaughtered on the following day, and the extensive work of disinfection begun.

On December 10 a herd consisting of eleven animals, in Hudson, was found to be infected with foot-and-mouth disease. Immediate action was also taken in this case and the local quarantine was extended to include this town. The animals were placed in strict quarantine and subsequently slaughtered, followed by disinfection of the premises.

On December 12 a case of foot-and-mouth disease was reported from Hancock, in a stable with one other cow. The following day it was examined by a representative of this board and a government veterinary surgeon, when both animals were found to be infected. They were immediately quarantined and a day or two later were destroyed.

On December 20 another herd in the town of Hudson was reported to be infected with the malady. A representative of the board visited the herd on the following day, and found eight cows, seven of them showing symptoms of the disease. The town already being in quarantine, an order was served, as in the other instances, upon the owner of the cattle, as follows :

All persons, excepting those having the immediate care of the animals and such as have legal official authority, are forbidden to visit infected herds or premises, or to trespass thereon.

All persons having the care of infected animals, or others living on the premises who go into the infected stables, or barns, are prohibited from visiting other stables, barns, or sheds where cattle, sheep, or swine are kept.

This herd was disposed of in the same manner as the others and the premises disinfected.

In every instance the infection has been traced to an infected herd or locality in the state of Massachusetts.

The board has caused to be examined numerous other herds to which cattle from Massachusetts, particularly from infected localities, have been brought during the past two months ; but no disease has been found.

All infected herds are being destroyed by authority of the United States government, seventy per cent. of the health valuation of the cattle being paid to the owners. All expenses connected with disinfection and incidental work are also assumed by the United States government. The cost to the state has been only for inspection work, which thus far has been small.

CONCLUSIONS.

Our experience and study in the suppression of bovine tuberculosis convinces us that the enforcement of proper sanitary measures for preventing the development of the disease

is as important as destroying diseased animals. A stable once thoroughly infected with tuberculous germs is a very prolific source of the disease, even years later, unless thoroughly disinfected. We have given directions to the owner of every stable inspected in regard to the action required in the matter of ventilation, light, exercise of animals, and disinfection, and have regarded this as the most important part of the work. Many stables have been visited very recently to ascertain if the suggestions have been carried out, and we found that the changes suggested have been invariably made, and that the sanitary conditions of those stables have been greatly improved. Quite a thorough investigation of the conditions existing in the sections of the state where the disease has been found the most prevalent, reveals the fact that progress has been made in its suppression, and that in some of these towns no trace of the disease has been reported for years. The adoption of preventive measures and the destruction of such tuberculous animals as a careful physical examination reveals, is, in the opinion of the board, the wise policy to follow in this matter. No course, however radical and expensive, can eradicate the disease, and where such a course has been tried it has been soon abandoned.

We believe the state should coöperate with the cattle owners to the extent now practised in preventing the spread of the disease and in removing and destroying diseased animals. This course has required the expenditure of but little more than one half the amount of money appropriated, but as much has been expended as the board deems wise. Under the present policy the expenditures are expected to be about the same in the future.

Respectfully submitted,

IRVING A. WATSON, *President*,

N. J. BACHELDER, *Secretary*,

Board of Cattle Commissioners.

FERTILIZERS.

FERTILIZERS.

FERTILIZER INSPECTION IN 1901.

In accordance with the public statutes, samples of the different brands of fertilizers, licensed to be sold in this state, were collected under the supervision of the secretary of the state board of agriculture. The analyses of the samples were made at the New Hampshire College Agricultural Experiment Station, under the direction of its chemist, Mr. F. W. Morse. Mr. W. L. Barker of the New Hampshire college assisted in collecting the samples, and Messrs. H. A. Clark, W. W. Braman, and A. L. Sullivan performed the analytical work. One hundred and six brands of fertilizers were collected and analyzed. Four of these brands only were deficient in their composition to such an extent as to lower their valuation below that guaranteed. In other cases there were deficiencies in one constituent, but small enough to be offset by excesses in other constituents. Potash and available phosphoric acid were the constituents which were oftenest deficient, but almost always only one of these was below the guarantee in any one fertilizer, and this deficiency was made up by an excess of the other; that is, if potash was found to be lower than the guarantee, available phosphoric acid proved to be higher.

FERTILIZERS.

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Darling's Potato Manure.....	2.44	2.47	5.65	2.18	0.67	8.50	7.00	7.83	6.00	4.86	5.00
Darling's Farm Favorite.....	2.56	2.06	5.21	4.87	0.85	10.33	9.00	10.08	8.00	3.70	3.00
Great Eastern Northern Corn Spectal.....	2.46	2.06	6.10	2.91	2.96	12.00	10.00	9.04	8.00	1.70	1.50
Great Eastern Potato Manure.....	2.08	2.00	6.60	2.71	1.99	11.30	10.00	9.31	8.00	2.80	3.00
Great Eastern Grass and Oats.....	.....	.....	7.00	5.14	1.48	13.62	12.00	12.14	10.00	3.09	2.00
Great Eastern General Fertilizer.....	1.02	0.82	4.90	3.40	2.65	10.95	10.00	8.30	8.00	4.10	4.00
Packer's Union Gardner's Complete Manure.....	2.28	2.10	3.62	2.91	1.88	8.45	7.00	6.57	6.00	10.14	10.00
Packer's Union Universal Fertilizer.....	0.94	0.82	6.10	2.63	2.17	10.80	10.00	8.73	8.00	3.84	4.00
Packer's Union Potato Manure.....	2.04	2.05	5.45	3.27	2.28	11.00	11.00	8.72	9.00	5.71	6.00
Packer's Union Complete Animal Corn Fertilizer.....	2.52	2.50	7.30	2.60	1.85	11.75	11.00	9.90	8.00	2.44	2.00
Quinnipiac Corn Phosphate.....	2.09	2.02	6.00	2.32	2.30	10.62	10.00	8.32	8.00	1.85	1.50
Quinnipiac Potato Phosphate.....	1.93	2.06	5.91	2.70	2.41	11.02	10.00	8.61	8.00	3.12	3.00
Read's Vegetable and Vine Fertilizer.....	2.09	2.05	7.25	1.85	2.27	11.37	10.00	9.10	8.00	5.11	6.00
Read's Standard Superphosphate	1.19	0.82	5.40	2.75	2.55	10.70	10.00	8.15	8.00	4.74	4.00
Read's Sampson Brand for Potatoes.....	2.56	2.06	5.72	2.78	2.20	10.70	10.00	8.50	8.00	3.50	3.00
Read's Potato Manure.....	2.73	2.40	4.50	2.61	1.91	9.02	7.00	7.11	6.00	10.55	10.00
Read's Farmer's Friend Superphosphate.....	2.07	2.06	6.21	2.16	3.73	12.10	10.00	8.38	8.00	3.40	3.00
Tucker's Original Bay State Superphosphate.....	2.32	2.06	4.10	4.14	2.78	11.02	10.00	8.24	8.00	2.27	1.50
Tucker's Special Potato Fertilizer.....	2.13	2.06	5.60	3.25	2.67	11.52	10.00	8.55	8.00	3.30	3.00
Williams & Clark's American Potato Manure.....	2.10	2.06	5.81	2.94	2.35	11.10	10.00	8.75	8.00	3.24	3.00
Williams & Clark's Ammoniated Superphosphate.....	2.56	2.50	6.30	3.49	2.56	12.35	11.00	9.79	9.00	2.32	2.00
Soluble Pacific Guano.....	2.01	2.06	5.38	3.19	2.93	11.50	10.00	8.58	8.00	1.45	1.50
Standard Fertilizer.....	2.11	2.06	6.06	2.59	3.35	12.00	10.00	8.65	8.00	1.82	1.50
Standard Special for Potatoes.....	2.03	2.06	6.77	2.03	3.48	12.27	10.00	8.80	8.00	3.29	3.00
Ten per cent. Pacific Guano.....	2.42	2.40	4.30	2.23	1.72	8.25	7.00	6.53	6.00	9.61	10.00
Fine Ground Bone.....	2.39	2.47	.....	.....	.....	25.80	22.80	.....	.....	.....	.....
Pacific Potato Special.....	2.21	2.06	5.92	2.88	3.20	12.00	10.00	8.80	8.00	3.27	3.00
AMERICAN FARMER'S FERTILIZER CO.											
American Farmer's Market Garden Special.....	3.09	3.40	7.35	0.89	1.91	10.15	9.00	8.24	8.00	7.05	7.00
ARMOUR FERTILIZER WORKS.											
Armour's All Soluble.....	3.89	2.88	3.55	4.70	1.77	10.02	10.00	8.25	8.00	4.00	4.00
Armour's High Grade Potato.....	1.67	1.64	8.45	1.28	0.72	10.45	10.00	9.73	8.00	8.57	10.00
Armour's Ammoniated Bone with Potash.....	2.60	2.47	1.90	3.81	1.86	7.70	8.00	5.74	6.00	3.01	2.00
Armour's Grain Grower.....	1.36	1.64	8.00	1.73	1.10	10.83	10.00	9.73	9.00	2.44	2.00
Armour's Bone Meal.....	3.09	2.47	.....	.....	.....	24.20	24.00	.....	.....	.....	.....

Lister's Success Fertilizer.....	1.94	1.24	6.75	2.35	2.12	11.22	11.00	9.10	3.03	2.00
Lister's Special Corn and Potato Fertilizer.....	1.85	1.55	5.52	2.00	2.48	10.00	9.00	7.52	3.56	3.00
Lister's U. S. Superphosphate.....	1.54	1.03	5.60	2.76	2.61	11.00	10.00	8.36	2.88	2.00
Lister's Animal Bone and Potash.....	.....	.....	7.05	4.69	1.23	12.37	11.00	11.14	2.55	2.00

LOWELL FERTILIZER CO.

Swift's Lowell Potato Manure.....	1.68	1.64	4.27	3.15	2.25	9.67	8.00	7.42	4.37	4.00
Animal Brand for all Crops.....	2.61	2.47	6.87	2.72	2.21	11.80	10.00	9.59	4.17	4.00
Swift's Lowell Potato Phosphate.....	2.69	2.47	6.18	2.23	1.99	10.40	9.00	8.41	5.42	6.00
Swift's Lowell Bone Fertilizer for Corn and Grain.....	1.68	1.64	6.10	1.10	1.51	10.80	9.00	9.30	3.83	3.00
Swift's Lowell Fruit and Vine for Strawberries.....	2.54	3.29	6.02	2.33	1.85	10.20	9.00	8.35	5.90	6.00
Swift's Lowell Lawn Dressing.....	4.17	4.11	5.91	1.49	0.75	8.15	8.00	7.40	5.85	5.00
Swift's Lowell Ground Bone.....	1.92	2.47	.....	.....	.....	29.00	25.00	.....	.....	.....
Swift's Lowell Market Garden Manure.....	3.75	4.10	5.10	2.28	2.17	9.55	8.00	7.38	4.68	6.00

NEW ENGLAND FERTILIZER CO.

New England Potato Fertilizer.....	1.68	1.64	3.05	3.59	2.16	8.80	8.00	6.64	4.76	4.00
New England Corn Phosphate.....	1.77	1.64	4.10	3.65	1.98	9.73	9.00	7.75	4.28	3.00
Acid Phosphate.....	.....	.....	12.05	2.30	3.40	17.75	.....	11.35	.....	.....
New England High Grade Truck Fertilizer.....	3.38	3.30	4.40	1.55	1.50	7.50	7.00	5.95	10.43	10.00

PARMENTER & POLSEY FERTILIZER CO.

Special Potato Manure.....	3.75	3.50	3.05	5.01	1.81	9.90	9.00	8.06	7.61	7.00
Plymouth Rock Brand.....	2.89	2.47	2.40	5.61	3.91	11.92	9.00	8.01	4.76	4.00
P. & P. Potato Fertilizer.....	1.78	1.64	2.00	4.00	4.45	10.45	7.00	6.00	6.50	6.00

RUSSIA CEMENT CO.

Essex XXX Fish and Potash.....	2.51	2.10	3.77	4.76	4.67	13.20	12.00	8.53	2.31	2.20
Essex Complete Manure for Corn, Grain, and Grass.....	3.61	3.30	3.92	2.92	3.56	10.40	9.50	6.81	9.55	9.50
Essex Complete Manure for Potatoes, Roots, and Vegetables.....	4.65	3.70	5.45	2.77	1.45	9.67	9.00	8.22	8.21	8.50
Essex A 1 Superphosphate.....	1.20	1.00	1.47	4.88	5.62	11.97	9.00	6.35	2.00	2.00

W. E. WAY.

Granite State Fertilizer, Potato Band.....	2.97	3.00	5.05	3.30	0.85	9.20	8.00	8.35	7.29	7.00
Granite State Fertilizer, Reliable Brand.....	2.28	2.25	6.03	2.32	1.50	9.85	9.00	8.35	3.87	4.00
Granite State Fertilizer, Harvest Brand.....	1.62	1.50	5.80	3.18	1.65	10.61	9.00	8.99	2.39	2.00
Granite State, Grass and Grain.....	1.37	0.75	1.85	4.13	3.07	9.05	7.00	5.98	2.66	2.00
Granite State, Meadow King.....	.....	.....	5.77	4.17	1.44	11.38	11.00	9.95	2.23	2.00

ANALYSES OF ASHES AND OTHER FERTILIZING MATERIALS SENT
IN FOR EXAMINATION.

WOOD ASHES.

SENT FROM.	Composition expressed in pounds per 100.			
	Moisture.	Phosphoric acid.	Soluble potash.	Total potash.
Walpole.....	18.97	1.42	4.27	6.00
Lancaster.....	19.06	2.49	5.57	6.41
Hinsdale.....	7.89	1.71	4.91	5.44
Rochester.....	22.69	1.44	3.76	4.65
Greenland.....	6.23	1.22	4.08	5.48
Dover.....	14.89	1.75	3.93	5.17
Stratham.....	Undeterm'd	.36	2.90	3.98
Hinsdale.....	9.21	.64	.92	2.42
Walpole.....	19.57	1.96	2.08	3.75
Grange.....	12.90	.88	.73	5.19

Several of the above samples represented some very inferior lots of ashes. The last two were described as lime-kiln ashes.

The availability of insoluble potash in wood ashes is unknown, consequently we recommend purchasers to exact a guaranteed amount of soluble potash.

MISCELLANEOUS FERTILIZING MATERIALS.

SUBSTANCE.	SENT FROM.	Composition expressed in pounds per 100.		
		Nitrogen.	Phosphoric acid.	Potash.
Fish scrap.....	Stratham ..	7.33	15.82	.....
Glue "stick"	" ..	11.99	1.54	.....
Ground bone	Exeter.....	1.85	24.99	.....
" "	"	3.65	22.52	.....
" "	"	2.79	19.96	.....
Meat and bone tankage...	"	2.44	12.49	.....
Nitrate of potash.....	"	13.98	.....	44.60

MIXED FERTILIZER.

Chicago Fertilizer Co.'s Bone, Blood, and Potash, sent from Rollinsford.

Nitrogen,	1.88 per cent.
Available phosphoric acid,	9.50 “
Total,	11.90 “
Potash,	1.78 “

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FERTILIZER INSPECTION IN 1902.

The same general plan adopted in 1901 was continued in 1902 with the following result :

COMPOSITION OF COMMERCIAL FERTILIZERS SAMPLED AND ANALYZED IN 1902.

	Nitrogen.		Phosphoric Acid.						Potash.		
	Found.	Guaranteed.	Soluble.	Reverted.	Available.		Insoluble.	Total.		Found.	Guaranteed.
					Found.	Guaran- teed.		Found.	Guaran- teed.		
AMERICAN AGRICULTURAL CHEMICAL CO.											
Bradley's Corn Phosphate.....	2.11	2.06	4.92	3.66	8.58	8.00	4.07	12.65	10.00	1.78	1.50
Bradley's Complete Manure for Potatoes and Vegeta- bles.....	3.51	3.30	6.12	2.90	9.02	8.00	2.65	11.67	9.00	7.54	7.00
Bradley's Complete Manure for Top-dressing Grass, etc.....	4.97	4.95	1.55	3.92	5.47	5.00	1.55	7.02	6.00	3.20	2.50
Bradley's Eclipse Phosphate for all Crops.....	1.10	1.03	5.32	3.21	8.53	8.00	2.98	11.51	10.00	2.13	2.00
Bradley's Niagara Phosphate.....	1.30	.82	3.15	6.32	9.47	8.00	1.75	11.22	9.00	1.52	1.00
Bradley's Potato Fertilizer.....	2.23	2.06	6.47	3.09	9.56	8.00	2.56	12.12	10.00	3.29	3.00
Bradley's Potato Manure.....	2.45	2.50	5.22	3.52	8.74	6.00	2.41	11.15	8.00	4.17	5.00
Bradley's X. L. Superphosphate.....	2.27	2.50	7.47	2.86	10.33	9.00	2.27	12.60	11.00	2.26	2.00
Clark's Cove Bay State Fertilizer.....	2.15	2.06	6.00	3.87	8.87	8.00	3.23	12.10	10.00	1.63	1.50
Clark's Cove Potato Fertilizer.....	2.13	2.06	6.05	3.82	9.87	8.00	3.33	13.20	10.00	2.99	3.00
Cleveland Potato Phosphate.....	2.12	2.06	6.47	2.99	9.46	8.00	3.04	12.50	10.00	3.74	3.00
Cleveland Superphosphate.....	2.24	2.06	6.19	2.89	8.78	8.00	2.46	11.24	10.00	1.83	1.50
Crocker's Ammoniated Corn Phosphate.....	2.10	2.06	5.05	3.88	8.93	8.00	2.29	11.22	10.00	1.89	1.50
Crocker's New Rival Ammoniated Superphosphate.....	1.21	1.03	5.50	2.98	8.48	8.00	3.07	11.55	10.00	2.42	2.00
Crocker's Potato Phosphate.....	2.26	2.06	6.84	1.89	8.73	8.00	2.67	11.40	10.00	3.07	3.00
Crocker's Superior Phosphate.....	1.30	.80	5.52	3.04	8.56	8.00	3.06	11.62	10.00	2.17	2.00
Cumberland Guano.....	1.25	1.03	5.60	2.71	8.31	8.00	3.19	11.50	10.00	2.50	2.00
Cumberland Potato Fertilizer.....	1.94	2.06	6.77	3.10	9.87	8.00	2.05	11.92	10.00	3.01	3.00
Cumberland Superphosphate.....	2.51	2.06	6.87	3.01	9.88	8.00	2.57	12.45	10.00	1.73	1.50
Darling's Farm Favorite.....	2.68	2.06	5.91	3.70	9.61	8.00	.81	10.42	9.00	4.42	3.00
Darling's General Fertilizer.....	1.47	1.25	5.79	1.98	7.97	6.00	.33	8.30	7.00	3.48	3.00
Great Eastern General Fertilizer.....	1.17	.82	6.21	2.54	8.75	8.00	2.55	11.30	10.00	4.01	4.00
Great Eastern Northern Corn Special.....	2.07	2.06	4.07	4.46	8.53	8.00	3.47	12.00	10.00	1.83	1.50

MANUFACTURER AND BRAND.

Great Eastern Potato Manure.....	2.15	2.06	6.47	2.58	9.05	8.00	2.50	11.55	10.00	2.99	3.00
Packer's Union Gardeners' Complete Manure.....	2.47	2.40	3.90	3.52	7.42	6.00	2.18	9.60	7.00	11.22	10.00
Packer's Union Potato Manure.....	2.21	2.06	6.85	3.13	9.98	8.00	2.37	12.35	10.00	5.77	6.00
Packer's Union Universal Fertilizer.....	1.14	.82	6.36	4.12	10.48	8.00	1.33	11.81	10.00	4.62	4.00
Packer's Union Wheat, Oats, and Clover Fertilizer.....	.....	.....	7.50	3.65	11.15	11.00	2.15	13.30	12.00	2.40	2.00
Pacific Potato Special.....	2.07	2.06	6.25	2.59	8.84	8.00	2.55	11.39	10.00	3.20	3.00
Quinnipiac Corn Manure.....	2.29	2.06	4.35	4.48	8.83	9.00	4.57	13.40	10.00	1.97	1.50
Quinnipiac Potato Phosphate.....	2.11	2.06	6.97	2.73	9.70	8.00	2.35	12.05	10.00	3.23	3.00
Read's Farmers' Friend Superphosphate.....	2.12	2.06	6.33	2.30	8.63	8.00	2.87	11.50	10.00	3.08	3.00
Read's Potato Manure.....	2.57	2.40	4.32	2.93	8.65	8.00	2.95	8.90	7.00	10.89	10.00
Read's Practical Potato Special Fertilizer.....	.....	.....	3.71	2.59	6.30	4.00	3.35	9.65	5.00	8.09	8.00
Soluble Pacific Guano.....	2.30	.82	5.82	2.94	8.76	8.00	2.21	10.37	10.00	1.66	1.30
Williams and Clark American Potato Manure.....	2.03	2.06	6.37	2.51	9.31	8.00	3.41	12.72	10.00	3.52	3.00

BOWKER FERTILIZER CO.

Bowker's Corn Phosphate.....	1.66	1.00	6.29	2.53	8.82	8.00	1.53	10.35	10.00	2.25	2.00
Bowker's Dollar Brand Phosphate.....	1.07	.80	1.52	5.44	6.96	8.00	3.66	10.62	.....	1.40	1.00
Bowker's Farm and Garden Phosphate.....	1.77	1.50	6.22	2.60	8.82	8.00	1.81	10.63	10.00	2.38	2.00
Bowker's Hill and Drill Phosphate.....	2.54	2.25	7.67	2.63	10.30	9.00	1.40	11.70	11.00	2.09	2.00
Bowker's Potato and Vegetable Fertilizer.....	2.28	2.06	7.41	2.57	9.98	9.00	1.37	11.35	11.00	4.53	4.00
Bowker's Potato and Vegetable Phosphate.....	1.73	1.50	5.22	3.87	9.09	9.00	2.53	11.62	11.00	2.01	2.00
Bowker's Star Special for Potatoes.....	1.81	1.50	1.80	4.83	6.63	7.00	2.80	9.43	.....	2.37	3.00
Bowker's Sure Crop Bone Phosphate.....	.77	.75	5.20	3.62	8.82	9.00	1.55	10.37	11.00	2.37	2.00
Bowker's Twenty-five Dollar Phosphate.....	2.14	1.50	1.80	5.66	7.46	7.50	2.80	10.26	.....	1.28	1.00
Stockbridge's Potato and Vegetable Manure.....	3.05	3.00	4.35	2.76	7.11	6.00	1.36	8.47	7.00	10.13	10.00
Stockbridge's Manure for Corn, Grain, etc.....	3.26	3.00	6.35	1.93	8.28	7.00	1.35	9.63	8.00	7.44	7.00

E. FRANK COE CO.

E. Frank Coe's Celebrated Special Potato Fertilizer.....	1.58	1.65	7.65	1.97	9.62	8.00	2.57	12.19	9.50	3.98	4.00
E. F. Coe's Columbian Corn Fertilizer.....	1.38	1.20	6.85	2.13	9.98	8.50	2.87	12.85	10.00	2.77	2.50
E. F. Coe's Columbian Potato Fertilizer.....	1.33	1.20	5.65	3.52	9.17	8.50	3.75	12.92	9.50	2.59	2.50
E. F. Coe's High Grade Ammoniated Superphosphate.....	1.86	.85	7.46	2.14	9.60	9.00	2.60	12.20	10.00	2.28	2.25
E. F. Coe's New England Ammoniated Fertilizer.....	1.06	.80	8.00	1.75	9.75	7.50	3.25	13.00	9.00	3.10	3.00
E. F. Coe's XXV Ammoniated Bone Superphosphate.....	.86	.80	6.52	2.82	9.34	8.50	3.11	12.45	10.00	1.48	1.50

LISTER'S AGRICULTURAL CHEMICAL WORKS.

Lister's Animal Bone and Potash ..	.....	.....	7.07	3.53	10.60	10.00	1.80	12.40	11.00	2.37	2.00
Lister's High Grade Special.....	1.83	1.65	7.58	.39	7.97	8.00	2.18	10.15	10.00	9.60	10.00
Lister's Special Corn and Potato Fertilizer.....	2.22	1.65	5.97	3.25	9.22	8.00	1.83	11.05	9.00	3.15	3.00
Lister's Success Fertilizer.....	1.47	1.24	6.76	2.73	9.49	9.00	2.91	12.40	11.00	2.40	2.00

COMPOSITION OF COMMERCIAL FERTILIZERS SAMPLED AND ANALYZED IN 1902.—Continued.

MANUFACTURER AND BRAND.	Nitrogen.		Phosphoric Acid.					Potash.			
	Found.	Guaranteed.	Soluble.	Reverted.	Available.		Insoluble.	Total.			
					Found.	Guaran- teed.		Found.	Guaran- teed.		
LOWELL FERTILIZER Co.											
Swift's Animal Brand.....	2.80	2.47	3.20	6.29	9.49	9.00	2.48	11.97	10.00	4.12	4.00
Swift's Bone Fertilizer.....	1.88	1.64	6.02	2.43	8.45	8.00	1.40	9.85	9.00	3.48	3.00
Swift's Bone and Potash.....	2.06	1.65	6.62	2.85	9.47	9.00	1.55	11.02	10.00	2.92	2.00
Swift's Lawn Dressing.....	4.45	4.11	3.22	4.05	7.27	7.00	1.13	8.40	8.00	6.93	5.00
Swift's Potato Manure.....	2.00	1.64	5.21	2.40	7.61	7.00	1.91	9.52	8.00	4.67	4.00
Swift's Potato Phosphate.....	2.71	2.47	6.26	3.08	9.34	8.00	2.05	11.39	9.00	5.64	6.00
Bone and Meat Meal.....	8.50	.....	.....	.....	5.75	.....	4.15	9.90	.....	.....	.....
NEW ENGLAND FERTILIZER Co.											
Corn Phosphate.....	1.77	1.64	7.61	1.04	8.65	8.00	1.35	10.00	9.00	3.21	3.00
High Grade Truck.....	3.94	3.30	6.35	1.25	7.60	6.00	1.12	8.72	7.00	9.75	10.00
Seeding Down Fertilizer.....	1.70	1.20	7.37	.93	8.30	7.00	.80	9.10	8.00	2.31	2.00
Potato Fertilizer.....	2.28	1.64	6.65	1.00	7.65	7.00	1.65	9.30	8.00	4.12	4.00
Ground Bone.....	1.96	.....	.....	.....	20.55	.....	7.00	27.55	.....	.....	.....
PARMENTER & POLSEY FERTILIZER Co.											
P. & P. Potato Fertilizer.....	2.17	1.64	2.80	4.32	7.12	6.00	3.35	10.47	7.00	7.17	6.00
Plymouth Rock Brand Fertilizer.....	2.75	2.47	6.62	2.42	9.04	8.00	3.32	12.36	9.00	4.19	4.00
Special Potato Fertilizer.....	3.90	3.29	5.00	4.14	9.14	8.00	1.97	11.11	9.00	7.35	7.00
Star Brand Superphosphate.....	2.08	1.64	2.37	5.02	7.39	7.00	3.26	10.65	8.00	3.26	2.50
Pure Ground Bone.....	2.57	2.00	.....	.....	14.88	6.00	12.47	27.35	16.00	.....	.....

RUSSIA CEMENT CO.

Essex A1 Superphosphate...	1.17	1.00	.75	6.23	6.98	7.00	5.12	12.10	9.00	2.65	2.00
Essex Complete Corn, Grain, and Grass Manure.....	3.10	3.30	4.67	3.54	8.21	7.00	3.36	11.57	9.50	10.25	9.50
Essex Complete Manure for Potatoes, Roots, and Vegetables.....	4.30	3.70	6.07	2.68	8.75	7.00	1.52	10.27	9.00	7.63	8.50
Essex Corn Fertilizer.....	2.36	2.00	4.63	5.17	9.80	9.00	3.40	13.20	11.00	3.58	3.00
Essex Market Garden and Potato Manure.....	2.54	2.00	7.65	1.59	9.24	8.00	2.16	13.40	10.00	4.78	5.00
Essex XXX Fish and Potash.....	2.71	2.10	6.70	3.49	10.19	9.00	1.81	12.00	12.00	2.72	2.25

ACT TO REGULATE THE SALE OF FERTILIZERS.

ENACTED IN 1901.

SECTION 1. Every lot or parcel of commercial fertilizer or fertilizer material sold or offered or exposed for sale within this state shall be accompanied by a plainly printed statement, clearly and truly certifying the number of net pounds of fertilizer in the package, the name, brand, or trade-mark under which the fertilizer is sold, the name and address of the manufacturer or importer, the location of the factory, and a chemical analysis stating the percentage of nitrogen, of potash soluble in distilled water, of phosphoric acid in available form soluble in distilled water, and reverted, and of total phosphoric acid.

SECT. 2. Before any commercial fertilizer is sold or offered or exposed for sale, the manufacturer, importer, or party who causes it to be sold or offered for sale, within this state, shall file with the secretary of the board of agriculture a certified copy of the statement named in section one of this act, and shall also deposit with said secretary, at his request, a sealed glass jar or bottle containing not less than one pound of the fertilizer, accompanied by an affidavit that it is a fair average sample thereof.

SECT. 3. The manufacturer, importer, agent, or seller of any brand of commercial fertilizer or fertilizer material shall pay for each brand on or before the first day of March, annually, to the secretary of the board of agriculture an analysis fee, as follows, namely: ten dollars for the phosphoric acid, five dollars for the nitrogen, and five dollars for the potash, contained or claimed to be in the said brand of fertilizer, but the fee for any brand shall not exceed fifteen dollars; *provided*, that whenever the manufacturer or importer shall have paid the fee herein required, any person acting as agent or seller for such

manufacturer or importer shall not be required to pay the fee named in this section.

SECT. 4. No person shall sell or offer or expose for sale in this state any pulverized leather, hair or wool waste, raw, steamed, roasted, or in any form as a fertilizer without an explicit printed certificate of the fact conspicuously affixed to every package of such fertilizer.

SECT. 5. Any person selling or offering or exposing for sale any commercial fertilizer without the statement required by the first section of this act, or with a label stating that said fertilizer contains a larger percentage of any one or more of the constituents mentioned in said section than is contained therein, or respecting the sale of which all the provisions of the foregoing sections have not been fully complied with, shall forfeit fifty dollars for the first offense and one hundred dollars for each subsequent offense.

SECT. 6. This act shall not affect parties manufacturing or importing fertilizer for their own use and not to sell in this state.

SECT. 7. The secretary of the board of agriculture shall annually cause to be analyzed at the New Hampshire College Agricultural Experiment Station one or more samples of every commercial fertilizer or fertilizer material sold or offered for sale under the provisions of this act. Said secretary shall cause a sample to be taken, not exceeding two pounds in weight, for said analysis, from any lot or package of such fertilizer or fertilizer material, which may be in the possession of any manufacturer, importer, agent, or dealer in this state; but said sample shall be drawn in the presence of the parties in interest or their representatives and taken from a parcel or a number of packages, which shall not be less than ten per cent. of the whole lot sampled, and shall be thoroughly mixed and then divided into equal samples and placed in glass vessels and carefully sealed and a label placed on each, stating the name or brand of the fertilizer or material sampled, the name of the party from whose stock the sample was drawn, and the time and place of drawing, and said label shall also be signed by the person taking the sample and by the party or parties in interest, or their representative present at the draw-

ing and sealing of said samples ; one of said duplicate samples shall be retained by the secretary and the other by the party whose stock was sampled ; and the sample retained by the secretary shall be for comparison with the certified statement named in section one. The result of the analysis of the samples shall be published from time to time, together with such additional information as circumstances may advise, in reports of bulletins by the New Hampshire College Agricultural Experiment Station and in the biennial report of the state board of agriculture. All parties violating this act shall be prosecuted by the secretary of the board of agriculture.

SECT. 8. The amount of license fees received by said secretary by virtue of this act shall be paid by him to the treasurer of the state of New Hampshire. The treasurer of the state of New Hampshire shall pay from such amount, when duly approved, the moneys required for the expense incurred in making the inspection required by this act and enforcing the provisions thereof. Said expenses shall include those incurred for laboratory expenses, chemical supplies, traveling expenses, printing, and other necessary matters.

SECT. 9. This act shall take effect July first, nineteen hundred and one, and all acts and parts of acts inconsistent with this act are hereby repealed.

CATTLE FOOD INSPECTION.

AN ACT TO REGULATE THE SALE OF CONCENTRATED COMMERCIAL FEEDING-STUFFS.

ENACTED IN 1901.

SECTION 1. Every manufacturer, company, or person, who shall sell, offer, or expose for sale or for distribution in this state any concentrated commercial feeding-stuff used for feeding farm live stock, shall furnish with each car or other amount shipped in bulk and shall affix to every package of such feeding-stuff, in a conspicuous place on the outside thereof, a plainly printed statement clearly and truly certifying the number of net pounds in the package sold or offered for sale, the name or trade-mark under which the article is sold, the name of the manufacturer or shipper, the place of manufacture, the place of business, and a chemical analysis stating the percentages it contains of crude protein, allowing one per centum of nitrogen to equal six and one fourth per centum of protein, and of crude fat, both constituents to be determined by the methods prescribed by the association of official agricultural chemists. Whenever any feeding-stuff is sold at retail, in bulk, or in packages belonging to the purchaser, the agent or dealer, upon request of the purchaser, shall furnish to him the certified statement named in this section.

SECT. 2. The term "concentrated commercial feeding-stuffs," as used in this act, shall include linseed meals, cottonseed meals, pea meals, cocoanut meals, gluten meals, gluten feeds, maize feeds, starch feeds, sugar feeds, dried brewer's grains, malt sprouts, hominy feeds, cerealine feeds, rice meals, oat feeds, corn and oat chops, ground beef or fish scraps, mixed feeds, and all other materials of similar nature; but shall not include hays and straws, the whole seeds nor the unmixed meals made directly from the entire grains of wheat, rye, barley, oats, Indian corn, buckwheat and broom corn; neither shall it include wheat, rye, and buckwheat brans or middlings.

not mixed with other substances, but sold separately, as distinct articles of commerce, nor pure grains ground together.

SECT. 3. Before any manufacturer, company, or person shall sell, offer, or expose for sale in this state any concentrated commercial feeding-stuffs, he or they shall, for each and every feeding-stuff bearing a distinguishing name or trade-mark, file annually during the month of December with the secretary of the board of agriculture a certified copy of the statement specified in the preceding section, said certified copy to be accompanied, when the secretary shall so request, by a sealed glass jar or bottle containing at least one pound of the feeding-stuff to be sold or offered for sale, and the company or person furnishing said sample shall thereupon make affidavit that said sample corresponds within reasonable limits to the feeding-stuff which it represents, in the percentage of protein and fat which it contains.

SECT. 4. Each manufacturer, importer, agent, or seller of any concentrated commercial feeding-stuffs, shall pay annually during the month of December to the secretary of the board of agriculture a license fee of twenty dollars. Whenever a manufacturer, importer, agent, or seller of concentrated commercial feeding-stuffs desires at any time to sell such material and has not paid the license fee therefor in the preceding month of December, as required by this section, he shall pay the license fee prescribed herein before making any such sale. The amount of license fees received by said secretary pursuant to the provisions of this section shall be paid by him to the treasurer of the state of New Hampshire. The treasurer of the state of New Hampshire shall pay from such amounts when duly approved the moneys required for the expense incurred in making the inspection required by this act and enforcing the provisions thereof. The secretary of the board of agriculture shall report biennially to the legislature the amount received pursuant to this act, and the expense incurred for salaries, laboratory expenses, chemical supplies, traveling expenses, printing, and other necessary matters. Whenever the manufacturer, importer, or shipper of concentrated commercial feeding-stuff shall have filed the statement required by section 1 of this act and paid the license fee as prescribed in this section,

no agent or seller of such manufacturer, importer, or shipper shall be required to file such statement or pay such fee.

SECT. 5. The secretary of the board of agriculture shall annually cause to be analyzed at the New Hampshire College Agricultural Experiment Station, at least one sample, to be taken in the manner hereinafter prescribed, of every concentrated commercial feeding-stuff sold or offered for sale under the provisions of this act. Said secretary shall cause a sample to be taken, not exceeding two pounds in weight, for said analysis, from any lot or package of such commercial feeding-stuff which may be in the possession of any manufacturer, importer, agent, or dealer in this state; but said sample shall be drawn in the presence of the parties in interest, or their representatives, and taken from a parcel or a number of packages, which shall not be less than ten per centum of the whole lot sampled, and shall be thoroughly mixed, and then divided into two equal samples, and placed in glass vessels and carefully sealed and a label placed on each stating the name of the party from whose stock the sample was drawn and the time and place of drawing, and said label shall also be signed by the person taking the sample, and by the party or parties in interest or their representatives at the drawing and sealing of said samples; one of said duplicate samples shall be retained by the secretary and the other by the party whose stock was sampled, and the sample or samples retained by the secretary shall be for comparison with the certified statement named in section 3 of this act. The result of the analysis of the sample or samples so procured, together with such additional information as circumstances advise, shall be published in reports or bulletins from time to time.

SECT. 6. Any manufacturer, importer, or person who shall sell, offer, or expose for sale or for distribution in this state any concentrated commercial feeding-stuff, without complying with the requirements of this act, or any feeding-stuff which contains substantially a smaller percentage of the constituents than are certified to be contained, shall, on conviction in a court of competent jurisdiction, be fined not more than one hundred dollars for the first offense, and not more than two hundred dollars for each subsequent offense.

SECT. 7. Any person who shall adulterate any kind of meal or ground grain with milling or manufacturing offals, or any other substance whatever, for the purpose of sale, unless the true composition, mixture, or adulteration thereof is plainly marked or indicated upon the package containing the same or in which it is offered for sale; or any person who knowingly sells, or offers for sale, any meal or ground grain which has been so adulterated unless the true composition, mixture, or adulteration is plainly marked or indicated upon the package containing the same, or in which it is offered for sale, shall be fined not less than twenty-five or more than one hundred dollars for each offense.

SECT. 8. Whenever said secretary becomes cognizant of the violation of any of the provisions of this act he shall prosecute the party or parties thus reported; but it shall be the duty of said secretary, upon thus ascertaining any violation of this act, to forthwith notify the manufacturer, importer, or dealer in writing, and give him not less than thirty days thereafter in which to comply with the requirements of this article; but there shall be no prosecution in relation to the quality of any concentrated commercial feeding-stuff if the same shall be found substantially equivalent to the certified statement named in section 3 of this article.

SECT. 9. This act shall take effect December first, nineteen hundred and one.

FEEDING-STUFF INSPECTION.

The same general plan adopted under the fertilizer law was followed in the action taken under the feeding-stuff law. Mr. Charles B. Hoyt visited all sections of the state and secured samples of the goods for sale in the markets and forwarded same to the experiment station at Durham where they were analyzed under the supervision of Prof. C. W. Morse, chief chemist of the station with the following results:

COMPOSITION OF CATTLE FOODS, 1902.

Collector's No.	NAME.	Protein.		Fat.	
		Guar- anteed.	Found.	Guar- anteed.	Found.
1	The H-O Co.'s Poultry Food.....	17.	17.94	5.5	5.44
2	Chicago Gluten Meal.....	38.	32.69	3.	2.53
6	Cotton Seed Meal, Macon, Ga.....	43.	42.02	9.	10.27
7	Blatchford's Calf Meal.....	26.	25.37	5.	4.51
8	Bowker's Animal Meal.....	30.	37.62	5.	10.74
9	Beach's Meat and Bone Meal, Star Brand.....	30.	31.50	10.	10.61
11	Victor Corn and Oat Feed.....	9.	8.66	4.	4.04
13	Buckeye Wheat Feed.....	17.75	17.50	4.7	4.89
16	Cotton Seed Meal, Chapin & Co., Green Diamond Brand.....	43.	39.82	9.	9.76
18	Vim Oat Feed.....	7.5	7.00	2.75	3.70
20	Cleveland Flax Meal.....	36.	39.69	2.	2.22
22	Haskell's Oat and Corn Feed.....	12.	9.38	6.25	6.53
24	Cotton Seed Meal, Bluff Mill, Ark....	43.	43.31	9.	9.17
25	Linseed Oil Meal.....	38.	38.81	1.	2.12
29	Page's Poultry Food.....	25.	27.75	10.	9.39
30	Cleveland Flax Meal.....	36.	35.50	2.	1.82
31	Cotton Seed Meal, Rome, Ga.....	43.	41.19	9.	9.85
34	Cotton Seed Meal.....	43.	44.87	9.	8.55
44	Linseed Oil Meal.....	38.	39.40	1.	1.57
45	Snow Flake Mixed Feed.....	.....	16.90	.....	4.68
49	Quaker Dairy Feed.....	14.	13.22	3.5	3.62
50	Bradley's Meat Meal.....	40.	49.00	8.	11.12
51	Buffalo Gluten Feed.....	28.	25.82	3.	3.58
52	American Poultry Food.....	14.	13.75	4.5	6.21
59	H-O Dairy Feed.....	18.	17.50	4.5	4.49
60	H-O Horse Feed.....	12.	11.81	4.5	4.25

FRED W. MORSE,
Chemist.

NEW HAMPSHIRE STATE GRANGE,

1902.

POMONA AND SUBORDINATE GRANGES.

OFFICERS.

Master. NAHUM J. BACHELDER, Concord.
Ocerseer. HERBERT O. HAINLEY, Temple.
Lecturer. HENRY H. METCALF, Concord.
Steward. GILBERT A. MARSHALL, Lancaster.
Assistant Steward. JOSEPH H. JACKMAN, Penacook.
Chaplain. JOHN THORPE, Brookline.
Treasurer. JOSEPH D. ROBERTS, Dover.
Secretary. EMRI C. HUTCHINSON, Milford.
Gate Keeper. WESLEY ADAMS, West Derry.
Ceres. MRS. ARABELL C. ROGERS, Tilton.
Pomona. MRS. FLORA J. MILES, Twin Mountain.
Flora. MISS JOSEPHINE M. DRAKE, North Hampton.
Lady Assistant Steward. MRS. ELENA B. C. SMITH, Ashland.

EXECUTIVE COMMITTEE.

NAHUM J. BACHELDER, *ex-officio*, Concord.
BENJ. F. BURLEIGH, Wolfeborough.
ELLERY E. RUGG, Keene.
DANIEL C. WESTGATE, Plainfield.
EMRI C. HUTCHINSON, *ex-officio*, Milford, *Secretary*.

LIST OF DEPUTIES.

GENERAL DEPUTY.

Charles B. Hoyt, Center Sandwich.

SPECIAL DEPUTIES.

William D. Baker, Rumney.
Sidney B. Whittemore, Colebrook.
James M. Healey, Raymond.
George R. Drake, Manchester.
Walter H. Tripp, Epsom.

POMONA DEPUTIES.

- District No. 1. John A. Edgerly, Tuftonborough.
District No. 2. Charles S. Ford, Lebanon.

DISTRICT DEPUTIES.

- No. 1. John H. Noyes, Plaistow.
No. 2. Ivan C. Weld, Durham.
No. 3. Benjamin F. Hanson, Somersworth.
No. 4. Albion R. Hyde, Northwood Narrows.
No. 5. H. Taylor Heath, Bristol.
No. 6. Richard Pattee, New Hampton.
No. 7. Cyrus Downing, Wentworth.
No. 8. Fred H. Bowles, Sugar Hill.
No. 9. William A. Cowley, East Concord.
No. 10. Irving T. Chesley, Concord.
No. 11. Augustine R. Ayers, North Boscawen.
No. 12. Frank P. Fisk, Milford.
No. 13. Albert M. French, Gilsum.
No. 14. D. Minot Spaulding, Keene.
No. 15. Milton E. Osborn, Peterborough.
No. 16. John D. Whitney, West Rindge.
No. 17. A. H. Spaulding, Hollis.
No. 18. Charles J. Hadley, Manchester.
No. 19. George H. Parker, Newport.
No. 20. H. B. Converse, Claremont.
No. 21. E. W. Farnum, Francestown.
No. 22. J. F. Elliot, Lyme.
No. 23. Leroy J. Severance, Lakeport.
No. 24. E. E. Bishop, Littleton.
No. 25. Benjamin F. Burleigh, Wolfeborough.
No. 26. John S. Quimby, Sandwich Center.
No. 27. James Drew, Dover Point.
No. 28. George D. McDuffee, Dover.
No. 29. Charles Flanders, Brentwood.
No. 30. Charles F. Wiggin, Colebrook.
No. 31. J. E. McIntire, Lancaster.
No. 32. Judson A. Potter, Groveton.

POMONA GRANGES.

1. HILLSBOROUGH COUNTY, Milford.—Fred B. Atherton, master, Greenfield ; E. W. Stevens, lecturer, Bedford ; John T. Robertson, secretary, Bennington.
2. EASTERN N. H., Strafford.—B. Frank Hanson, master, Somersworth ; Mrs. Anna G. Weeks, lecturer, Rochester ; Mrs. Hattie B. Locke, secretary, North Barrington.
3. MERRIMACK COUNTY, Concord.—Herbert L. Brown, master, Canterbury Depot ; J. H. Jackman, lecturer, Penacook ; Warren Abbott, secretary, Penacook.
4. BELKNAP COUNTY, Laconia.—Leroy J. Severance, master, Lakeport ; Mrs. Kate A. Gilman, lecturer, Laconia ; Mrs. Isa M. Severance, secretary, Lakeport.
5. NORTHERN N. H., Littleton.—E. E. Bishop, master, Littleton ; Mrs. C. H. Gould, lecturer, Franconia ; L. F. Bean, secretary, Littleton.
6. CHESHIRE COUNTY, Keene.—D. Minot Spaulding, master, Keene ; Mrs. Addie F. Hamilton, lecturer, Keene ; Mrs. Ella F. Rugg, secretary, Keene.
7. MASCOMA VALLEY, Lebanon.—Alpheus A. Hurlbutt, master, Lebanon ; Mrs. Bertha D. Martin, lecturer, West Canaan ; Mrs. Florence L. Clark, secretary, West Springfield.
8. CARROLL COUNTY, Ossipee Corner.—A. J. Hamm, master, Leighton Corner ; John A. Edgerly, lecturer, Mirror Lake ; Mrs. Flora B. Haley, secretary, Moultonborough.
9. SULLIVAN COUNTY, Newport.—Almon E. Clark, master, East Acworth ; Mrs. L. May Wheeler, lecturer, Lempster ; Mrs. Etta F. Gove, secretary, Newport.
10. WEST ROCKINGHAM, Hampstead.—Jay M. Goodrich, master, Atkinson ; John H. Noyes, lecturer, Plaistow ; Eugene D. Sanborn, secretary, Fremont.
11. EAST ROCKINGHAM, Exeter.—Irving H. Lamprey, master, Rye Beach ; Miss Josephine M. Drake, lecturer, North Hampton ; Charles Flanders, secretary, Brentwood.

12. SUNCOOK VALLEY, Pembroke. — Walter H. Tripp, master, Short Falls; John H. Dolbeer, lecturer, Short Falls; Oscar J. Chase, secretary, Deerfield Center.
13. GRAFTON COUNTY, Rumney. — H. L. Cotton, master, Warren; Mrs. Susie C. Atwood, lecturer, West Rumney; W. H. Cook, secretary, Rumney.
14. UPPER COÖS, Colebrook. — Frank Blodgett, master, Stewartstown; Mrs. R. W. Danforth, lecturer, Colebrook; Ransom Harriman, secretary, Colebrook.
15. ANDROSCOGGIN VALLEY, West Milan. — Judson A. Potter, master, Groveton; Mrs. Lillian Cole, lecturer, Crystal; Miss Bertha M. Taylor, secretary, Milan.
16. AMMONOOSUC VALLEY, Lisbon. — Fred H. Bowles, master, Sugar Hill; Mrs. Lizzie M. Bowles, lecturer, Sugar Hill; George F. Savage, secretary, Lisbon.
17. LAKE AND VALLEY, Bristol. — H. Taylor Heath, master, Bristol; Richard Potter, lecturer, Ashland; Mrs. Jennie N. McMurphy, secretary, Bristol.

SUBORDINATE GRANGES.

1. GILMAN, Exeter.—Hezekiah Scammon, master; Mrs. Annie L. Rowe, lecturer; C. Chas. Hayes, secretary.
4. MERRIMACK RIVER, Canterbury.—Ira W. Stone, master, Penacook; James Frame, lecturer; P. C. Clough, secretary.
5. LOVELL, Washington.—Sumner N. Ball, master; Mrs. Sophia Carley, lecturer; Albert T. Wright, secretary.
7. GRANITE, Milford.—Frank P. Fisk, master; Mrs. Hannah M. Fisk, lecturer; Walter B. Loring, secretary.
8. SULLIVAN, Newport.—George A. Gove, master; Frank A. Reed, lecturer; Miss Ada R. Tenney, secretary.
9. CLAREMONT, Claremont.—James Durward, master; Mrs. Florence M. Messer, lecturer; Erastus C. Bailey, secretary.
10. SOUHEGAN, Amherst.—A. M. Wilkins, master; Mrs. V. R. Dodge, lecturer; Mrs. A. K. Peaslee, secretary.
11. HUDSON, Hudson.—Frank A. Connell, master; Miss Lettie V. Shepard, lecturer; Miss Gertie A. Merrill, secretary.
12. HOLLIS, Hollis.—S. M. Spalding, master; Miss Bertha M. Hayden, lecturer; Annie V. Colburn, secretary.
13. NASHUA, Nashua.—Mrs. Dora T. Putnam, master, R. F. D. No. 1; Mrs. Ella Perkins, lecturer, 4 Paige Ave.; Nettie H. Trenholm, secretary, 30 Summer street.
18. PINNACLE, Lyndeborough.—Charles L. Perham, master, Wilton; Mrs. S. Kate Swinington, lecturer, Wilton; L. Nute Woodward, secretary, South Lyndeborough.
19. COLD RIVER, Acworth.—Almon E. Clark, master, East Acworth; Miss Gertrude G. Cummings, lecturer, South Acworth; Henry A. Clark, secretary, South Acworth.
20. ADVANCE, Wilton.—Henry H. Putnam, master; Mrs. Mary A. Rideout, lecturer; Mrs. Mary S. Flint, secretary.
21. PROSPECT, Mont Vernon.
23. GREENFIELD, Greenfield.—Mrs. Lura M. Hopkins, master; Mrs. Jennie Hopkins, lecturer; Mrs. Lottie E. Atherton, secretary.

25. CORNISH, Cornish.—J. B. Chadbourne, master, Windsor, Vt.; Mrs. Jennie L. Lear, lecturer, South Cornish; Mrs. Ella I. Richardson, secretary, Cornish Center.
27. NORTH STAR, Stewartstown.—Frank Blodgett, master; John G. Tewksbury, lecturer; O. J. Poore, secretary.
31. THORNTON, Merrimack.—Geo. A. Bean, master; Reed's Ferry; Grace W. Sullivan, lecturer, Reed's Ferry; I. Sumner Lindsey, secretary, Reed's Ferry.
32. OAK HILL, Francestown.—James T. Woodbury, master; Mrs. Stella Duncklee, lecturer; Mrs. Cora W. Patch, secretary.
33. JOHN HANCOCK, Hancock.—Sanford M. Tarbell, master, Peterborough; George H. Fogg, lecturer; Mason T. Whitaker, secretary.
34. MILLER, Temple.—John E. Colburn, master; Mrs. Nettie C. Hadley, lecturer; D. C. Bragdon, secretary, Wilton.
35. PETERBOROUGH, Peterborough.—Orvis K. Fairbanks, master; Mrs. Hattie A. Ames, lecturer; Miss Hattie C. Vose, secretary.
36. WATATIC, New Ipswich.—William E. Preston, master, Bank Village; Mrs. Ella T. Moore, lecturer, Bank Village; G. R. Jaquith, secretary, Ashby, Mass.
37. NUTFIELD, Derry.—Orson S. Bartlett, master; Mrs. Lizzie F. Hill, lecturer; Miss Emily B. Clarke, secretary, East Derry.
39. BEAR HILL, Henniker.—Walter A. Connor, master, West Henniker; Miss Addie F. Cogswell, lecturer; Mrs. Charlotte A. Wilkins, secretary.
40. UNCANOONUC, Goffstown.—Charles A. Davis, master; Mrs. Annie Stevens, lecturer; Mrs. Georgia F. Martin, secretary, R. F. D. No. 1.
41. WOLF HILL, Deering.—Arthur O. Ellsworth, master; LeRoy B. Bowen, lecturer, Hillsborough Bridge; Mrs. Lizzie G. Locke, secretary.
42. STARK, Dunbarton.—Lewis N. Page, master, Goffstown, R. F. D. No. 1; Mrs. Nettie I. Waite, lecturer, Concord, R. F. D. No. 2; Mrs. Grace V. Ryder, secretary, Goffstown, R. F. D. No. 1.
44. LONDONDERRY, Londonderry.—Arthur H. Cross, master; Mrs. Harriet L. Mack, lecturer; Clarence W. Goodwin, secretary.

46. NARRAGANSETT, Bedford.—Edmund B. Hull, master, Manchester, P. O. Box 241; Mrs. Minnie S. Melendy, lecturer; Miss Evelyn A. Stevens, secretary.
47. WARREN POND, Alstead.—Leslie P. Forristall, master; Hope Lovell, lecturer, Drewsville; Flora E. Smith, secretary.
48. LANCASTER, Grange.—G. A. Marshall, master; Miss Jennie Marshall, lecturer; W. R. Stockwell, secretary.
49. MONROE, Monroe.—W. E. Emery, master; Mrs. Maria Emery, lecturer; Walter Gleason, secretary, McIndoes, Vermont.
50. WHITE MOUNTAIN, Littleton.—Olin J. Mooney, master; Mrs. D. C. Phillips, lecturer; Ella A. Bean, secretary.
51. WINNIPESAUKEE, Meredith.—W. H. Neal, master; Mrs. Isabel A. Gilman, lecturer; Miss S. Gertrude Watson, secretary.
52. MOUNT BELKNAP, Gilford.—Ansel F. Gove, master, Lakeport; Mrs. Francena M. Sanborn, lecturer, Laconia; Martin M. Cole, secretary, Laconia.
53. JOE ENGLISH, New Boston.—Fred C. Brown, master; Mrs. Alice A. Searle, lecturer; Miss Elsie G. Warren, secretary.
54. WYOMING, South Weare.—Denton Dearborn, master; Eben L. Page, lecturer; Mrs. Eliza M. Colburn, secretary, Riverdale.
55. AMMONOOSUC, Swiftwater.—John A. Noyes, master; Mrs. Lucy Burnham, lecturer; Miss Lillian Wright, secretary.
56. UNION, Hopkinton.—Chas. S. Goodrich, master, Concord, R. F. D. No. 1; Miss Elsie D. Bohanan, lecturer, Contoocook, R. F. D. No. 1; Leown H. Kelley, secretary, Concord, R. F. D. No. 1.
58. BRADFORD, Bradford.—Jonathan Merrill, master; Mrs. Susan B. Ayer, lecturer, South Newbury; Marshall Eaton, secretary.
60. GRAFTON STAR, Hanover.—H. P. Flint, master; Mrs. Hattie A. Stone, lecturer; J. M. Fuller, secretary.
62. MORNING STAR, Lyme.—Sidney A. Converse, master; Mrs. Lucinda D. Amsden, lecturer; Mrs. Fannie S. Goodell, secretary.
63. VALLEY, Hillsborough.—Fred A. McClintock, master; Mrs. Mary M. Barnes, lecturer, Hillsborough Bridge; Miss Fannie M. Burnham, secretary, Hillsborough Bridge.

65. CROWN POINT, Strafford Corner.—Charles F. Foss, master, Rochester, R. F. D. No. 1; Mrs. Mary F. Brock, lecturer, Rochester, R. F. D. No. 1; Frank E. Scruton, secretary, Rochester, R. F. D. No. 1
68. MASCOMA, West Canaan.—Fred E. Wilson, master, Lockehaven; Mrs. Della G. Foster, lecturer, Enfield; Mrs. Belle Webster, secretary.
69. EUREKA, Grafton.—John E. Smith, master; Mrs. Emma M. Martin, lecturer; Henry M. Valia, secretary.
70. MONT CALM, Enfield.—Willis G. Dresser, master, Enfield Center; Mrs. Mary A. Fisher, lecturer, Enfield Center; Val M. Clough, secretary, West Canaan.
71. BLAZING STAR, Danbury.—Will N. Buttrick, master; Miss Bertha Farnum, lecturer; Mrs. Hattie Huntoon, secretary.
72. INDIAN RIVER, Canaan.—Horatio A. Gilman, master; Miss Addie Barney, lecturer; Mrs. Ola M. Wilson, secretary.
73. GOLDEN, Lisbon.—E. C. Atwood, master; Mrs. Viola Cutler, lecturer; George E. Powers, secretary.
74. DEERFIELD, Deerfield Center.—Woodbury J. Harvey, master, Deerfield; Mrs. Kate M. King, lecturer; Mrs. Lillian M. Prescott, secretary.
77. MOUNT HOPE, Landaff.—J. E. Hall, master, Lisbon; Mrs. H. N. Whitcher, lecturer; C. D. Bolton, secretary.
79. OLIVE BRANCH, Hebron.—Charles D. Jewell, master, Groton; B. F. Estes, lecturer; Albert E. Moore, secretary.
80. BOW LAKE, Strafford.—Smith W. Caswell, master; Mrs. Mary E. Harvell, lecturer; Wm. A. Brown, secretary.
81. COCHECO, Dover.—James M. Hayes, master, Dover, R. F. D. No. 3; Miss Alice G. Baker, lecturer, Dover, R. F. D. No. 3; Mrs. Calista A. Willand, secretary, Dover, R. F. D. No. 3.
83. SPAFFORD, West Chesterfield.—Geo. O. Cobleigh, master; Mrs. Mary L. Smith, lecturer; Perley A. Richardson, secretary.
86. ROCHESTER, Rochester.—Leonard R. Wentworth, master; Miss Anna G. Rogers, lecturer; Mrs. Hattie Wilkinson Roberts, secretary.
87. KEARSARGE, Wilmot.—William M. Thompson, master, Wilmot Flat; Mrs. F. J. Messer, lecturer, Wilmot Flat; Fred E. Longley, secretary, Wilmot Flat.

88. HIGHLAND LAKE, East Andover.—Mrs. Electa Flanders, master; Miss May Hersey, lecturer; Miss Kathryn Mannion, secretary.
90. WARNER, Warner.—Lawrence E. Davis, master, Bradford; George L. Flanders, lecturer; Miss Kate S. Hardy, secretary.
91. SUTTON, Sutton.—Warren F. Morgan, master; Mrs. Eva J. Chadwick, lecturer; Mrs. Ethel E. Morgan, secretary.
93. CAMPTON, Campton.—John M. Pulsifer, master, Plymouth; Mrs. A. H. Merrill, lecturer; Henry E. Stickney, secretary.
94. EZEKIEL WEBSTER, Boseawen.—Levi P. Fisher, master; Mrs. Myrtie Fisher, lecturer; Mrs. Eliza J. Bent, secretary.
95. NEW LONDON, New London.—Mrs. Jennie B. Messer, master; Mrs. Elizabeth T. Kiel, lecturer; Miss Abba Mae McConnell, secretary.
96. FOREST, Stoddard.—Charles H. Merrill, master, So. Stoddard; Miss Harriette Taylor, lecturer, So. Stoddard; Mrs. Grace G. Taylor, secretary, So. Stoddard.
97. CATAMOUNT, Pittsfield.—Louis A. French, master; Miss Mary A. Bryant, lecturer; A. Lincoln Osgood, secretary.
98. ANTRIM, Antrim.—J. Leon Brownell, master; Warren W. Merrill, lecturer; Miss Linda Hutchinson, secretary.
99. HARMONY, Sanbornton.—Otis S. Sanborn, master, Laconia, R. F. D.; Mrs. Sarah P. Bailey, lecturer, Franklin Falls, R. F. D.; Geo. C. Ward, secretary.
100. DANIEL WEBSTER, Webster.—Tyler C. Sweatt, master, Penacook, Route 16; Luther C. Putney, lecturer, Penacook, Route 16; Henry Dodge, secretary.
101. CRYSTAL LAKE, Gilmanston Iron Works.—Elmer J. Lord, master; Elbridge G. Clough, lecturer; Winfield S. Shannon, secretary.
102. MCCLARY, Epsom.—Mrs. Annie M. Fowler, master, Short Falls; Mrs. Susie Tripp, lecturer, Short Falls; Mrs. Luella J. Lawrence, secretary.
103. MONADNOCK, Dublin.—Elmer H. Eaves, master; Mrs. Kate A. Townsend, lecturer; Miss Sarah F. Townsend, secretary.

104. BARTLETT, Salisbury.—Edwin D. Little, master ; Mrs. Myrtie M. Forsaith, lecturer ; John W. Folsom, secretary.
105. SILVER LAKE, Chesham.—Arthur W. Seaver, master ; Miss Bertha C. White, lecturer, Harrisville ; Mrs. Mary E. Parker, secretary.
106. FRUITDALE, Mason.—Joseph A. Morse, master, West Townsend, Mass. ; Charles H. Wheeler, lecturer ; Mrs. Nellie F. Amsden, secretary.
107. PEMMIGEWASSET, Hill.—Frank W. Foster, master ; Mrs. Jennie Blake, lecturer ; Miss Minnie Martin, secretary.
108. FRANKLIN, Franklin Falls.—George W. Drake, master, Franklin ; Mrs. Martha Hancock, lecturer ; Miss Ida M. Soloman, secretary, Franklin, box 305.
109. RUNFORD, E. Concord.—William A. Cowley, master, Concord ; Miss Mabel R. Staniels, lecturer, Concord ; Mrs. Lizzie M. French, secretary, Concord, Route 5.
110. FRIENDSHIP, Northfield.—Arthur M. Lord, master, Tilton ; Mrs. Susan H. Foss, lecturer, Tilton ; Mrs. Clara A. Lang, secretary, Tilton.
111. PEMBROKE, Pembroke.—George H. Colby, master, Suncook ; George B. Lake, lecturer, Suncook ; Frank T. Cheney, secretary.
112. SUNAPEE LAKE, So. Newbury.—Forest J. Folsom, master, Newbury ; Mrs. Ella E. Folsom, lecturer, Newbury ; John H. Gillingham, secretary.
113. CAPITAL, Concord.—Solon D. Bugbee, master ; Henry H. Metcalf, lecturer ; Mrs. Rose W. Flanders, secretary, 30 Thompson street.
114. GOLDEN ROD, Swanzey.—F. W. Stone, master ; L. L. Belding, lecturer ; L. E. Stone, secretary.
115. GRANITE LAKE, Nelson.—Fred M. Murdough, master, Munsonville ; Mrs. F. Mabel Dunn, lecturer, Munsonville ; C. B. McClure, secretary, Munsonville.
116. MOUNT WASHINGTON, Whitefield.—Frank B. Brooks, master ; Mrs. James Goodwin, lecturer ; Mrs. Millie E. Shattuck, secretary.
117. LAWRENCE, Belmont.—Brook Dearborn, master ; Mrs. Lillian K. Gilman, lecturer ; Mrs. Hattie A. Lamprey, secretary, Box 78, Laconia.

118. MARLBOROUGH, Marlborough.—Herbert C. Conant, master ; Mrs. Lizzie W. Richardson, lecturer ; Mrs. Mattie A. Ward, secretary.
119. BARNSTEAD, Center Barnstead.—C. Luellyn Ham, master ; John H. Jenkins, lecturer ; Lizzie N. Foss, secretary.
120. LACONIA, Laconia.—Mrs. Isa M. Severance, master, Lakeport ; Mrs. Hattie Hadley, lecturer ; Miss Annie Hadley, secretary, Lakeport.
121. LOUDON SURPRISE, Loudon.—George W. Rowell, master, North Chichester ; Miss Olive G. Batchelder, lecturer ; Alvah L. Morse, secretary.
122. SCAMMELL, Durham.—Ivan C. Weld, master ; H. H. Lamson, lecturer ; Lucien Thompson, secretary.
123. NEW HAMPTON, New Hampton.—Charles D. Thyng, master ; Mrs. Etta Tilton, lecturer ; Hadley B. Worthen, secretary.
124. STARR KING, Jefferson.—N. M. Davenport, master, Starrking ; Mrs. Josie L. Kenison, lecturer, Starrking ; Mrs. Evy C. Cotton, secretary, Starrking.
125. WALPOLE, Walpole.—Waldo A. Burt, master, Westmoreland Depot ; Mrs. Retta M. Ramsey, lecturer ; Ira W. Ramsey, secretary.
126. LEBANON, Lebanon.—Chas. S. Ford, master ; Miss Laura Dean, lecturer ; Mrs. Martha Slayton, secretary.
127. MASSABESIC, Auburn.—Hugh J. Crombie, master ; Mrs. Mary L. Emery, lecturer ; Leslie Wheeler, secretary.
128. LAKE SHORE, Wolfeborough.—Benj. F. Burleigh, master ; Miss Mabel E. Fullerton, lecturer ; Mrs. Clara F. Burleigh, secretary.
129. ASHUELOT, Gilsum.—Frank E. French, master ; Mrs. Edith T. French, lecturer ; Mrs. Mary A. Hammond, secretary.
130. OSSISPEE MOUNTAIN, Tuftonborough.—Charles E. Ham, master ; Charles A. Wiggin, lecturer, Ossipee ; Miss Bertha H. Hersey, secretary, Water Village.
131. CHESHIRE, Keene.—M. Orland Spaulding, master ; Mrs. Addie F. Hamilton, lecturer ; Charles S. Aldrich, secretary.
132. CHICHESTER, Chichester.—Charles E. Garvin, master ; Mrs. Mary W. Garvin, lecturer ; P. LeC. Towle, secretary.

133. WANTASTAQUIT, Hinsdale.—George P. Slate, master ; Mrs. Cora H. Smith, lecturer ; Mrs. L. J. Davis, secretary.
134. MARSHALL P. WILDER, East Rindge.—Walter B. Hart, master ; Mrs. Alice Dunn, lecturer ; Israel H. Truman, secretary.
135. JAFFREY, Jaffrey.—George G. McCoy, master ; Mrs. Adelia T. Fassett, lecturer, E. Jaffrey ; Mrs. Clara A. Laurence, secretary, E. Jaffrey.
136. EXCELSIOR, Marlow.—George F. Gee, master ; Warren M. Davis, lecturer ; Mrs. Catharine Fox, secretary.
137. RIVERSIDE, Dalton.—Mrs. Mary S. Britton, master, Lancaster, Route 2 ; Mrs. Emma Wells, lecturer, Lancaster, Route 2 ; Mrs. B. F. Shores, secretary, Scotts.
138. GREAT MEADOW, Westmoreland.—James A. Craig, master ; Mrs. Lenna B. Cobleigh, lecturer, Ware's Ferry ; Geo. J. Bennett, secretary.
139. ARLINGTON, Winchester.—David C. Stearns, master ; Carlos C. Davis, lecturer ; Mrs. Louisa Scott, secretary.
140. FREEDOM, Freedom.—Mrs. Valeria S. Bucknell, master ; Mrs. Vina Fowler, lecturer ; Miss Madaline Taylor, secretary.
141. AMOSKEAG, Manchester.—Charles J. Hadley, master, 212 Ash street ; Mrs. Rachel B. Reid, lecturer, 261 Manchester street ; Mrs. Idella J. Ferguson, secretary, 478 Belmont street.
142. TUFTONBOROUGH, Center Tuftonborough. — George W. Copp, master, Melvin Village ; Mrs. Mamie F. Lamprey, lecturer ; Mrs. Josie E. Young, secretary.
143. ATKINSON, Atkinson.—Jay M. Goodrich, master ; Mrs. Susie A. Goodrich, lecturer ; Wilbur F. Wilson, secretary.
144. SUNAPEE MOUNTAIN, Goshen.—Ralph W. Johnson, master, Mt. Sunapee ; Mrs. Julia Crane, lecturer ; Mrs. Lizzie M. Bartlett, secretary, Mill Village.
145. PISTAREEN, Spofford.—E. A. Safford, master, Chesterfield ; Mrs. Ella Puffer, lecturer, Chesterfield ; M. E. Chandler, secretary.
146. PEQUAWKET, Conway.—C. E. Blanchard, master, No. Conway ; Miss Martha Lewis, lecturer, No. Conway ; Andrew D. Davis, secretary, No. Conway.

147. RICHMOND, Richmond. — Almon Twitchell, master, No. Richmond; Miss Gertie Cummings, lecturer, No. Richmond; Daniel B. Aldrich, secretary, No. Richmond.
148. HOOKSETT, Hooksett. — Stephen G. Kimball, master; Mrs. Julia A. Colby, lecturer; Warren C. Saltmarsh, secretary, Concord, Route 4.
149. GRANITE STATE, Newton. — Joseph W. Locke, master; Mrs. Stella C. Locke, lecturer; Everett M. Bartlett, secretary.
150. JUNIOR, Grasmere. — Bert D. Paige, master, Goffstown; Mrs. Florence Greer, lecturer; Frank P. Stevens, secretary, Manchester, R. F. D. No. 3.
151. MERIDEN, Meriden. Nathan R. Andrews, master; Mrs. Mary A. Penniman, lecturer; Morris G. Penniman, secretary.
152. BLACKWATER, Andover. — Everand C. Perkins, master; Stella M. Stone, lecturer; Solomon Dodge, Jr., secretary.
153. HONOR BRIGHT, East Sullivan. — Leston F. Davis, master; Mrs. Rua A. Fifield, lecturer; Arthur H. Rugg, secretary.
154. FITZWILLIAM, Fitzwilliam. — Geo. S. Emerson, master; Mrs. Anna Phillips, lecturer, State Line; D. F. White, secretary.
155. MERRY MEETING, Alton. — Ai T. Gilman, master; Mrs. Sadie A. Currier, lecturer; Mrs. Ella F. Bassett, secretary.
156. SURRY, Surry. — Hollis W. Harvey, master; Miss M. Ethel Britton, lecturer; Francis F. Field, secretary.
157. TROJAN, Troy. — John H. Congdon, master; Mrs. Estella Buckwold, lecturer; Charles H. Congdon, secretary.
158. MOUNT ISRAEL, Sandwich. — A. S. A. Gilman, master, Center Sandwich; Mrs. Charles B. Hoyt, lecturer, Center Sandwich; Miss Evelyn Russell, secretary, Center Sandwich.
159. LINCOLN, West Swanzey. — Arthur F. Kirkpatrick, master; Mrs. Grettie Chesley, lecturer; Mrs. Carrie E. Young, secretary.
160. CARROLL, Ossipee. — Harry D. Wentworth, master, Leighton's Corner; Mrs. Mary F. Abbott, lecturer, Woodman's; J. E. Hodgdon, secretary.

161. JEREMIAH SMITH, Lee.—John C. Bartlett, master, Newmarket; George A. Dudley, lecturer, Newmarket; Mrs. Grace B. Dudley, secretary, Newmarket.
162. NEWFOUND LAKE, Bristol.—Frank G. Bartlett, master; A. N. McMurphy, lecturer; Mrs. Jennie N. McMurphy, secretary.
163. HAMPSTEAD, Hampstead.—Cecil E. Mills, master; Mrs. Anna Emerson, lecturer; Miss Pearl M. Hunt, secretary.
164. CRESCENT LAKE, No. Barnstead.—B. Frank Dow, master; Coran K. Davis, lecturer; Charles E. Walker, secretary.
165. CHOCORUA, Tamworth.—Francis P. Remic, master; George F. Batchelder, lecturer; Mrs. Lucy A. Cook, secretary.
166. PATUCCOWAY, Nottingham.—E. F. Gerrish, master, South Lee; Mrs. Lizzie Watson, lecturer; Miss Maria E. Kelsey, secretary.
167. CANDIA, Candia.—Edward L. Rowe, master, Candia, R. F. D. No. 1; Mrs. Carrie W. Critchett, lecturer, Candia Village; Mrs. Victoria M. Rowe, secretary, Candia, R. F. D. No. 1.
168. SALEM, Salem.—Benjamin R. Wheeler, master; Mrs. Susan A. Cluff, lecturer; Daniel A. Abbott, secretary.
169. CHESTER.—J. C. Ramsdell, master; Miss Dusaxa W. Crawford, lecturer; F. E. Robie, secretary.
170. WINNICUTT, Stratham.—Geo. L. Barker, master; Frank H. Pearson, lecturer; Mrs. E. F. Cushman, secretary.
171. HAMPTON FALLS, Hampton Falls.—Benj. W. Elkins, master; Mrs. J. T. Batchelder, lecturer; Frank S. Greene, secretary.
172. KEENEBOROUGH, Brentwood.—John Lake, master; Mrs. Clara A. Abbott, lecturer; Miss Abbie M. Robinson, secretary.
173. KENSINGTON, Kensington.—Henry W. Brown, master; Mrs. Sarah E. Towle, lecturer, Amesbury, Mass.; John F. Gill, secretary.
175. OSSIPEE LAKE, Ossipee.—D. J. Merrow, master, Moultonville; E. W. Hodsdon, lecturer, Centerville; W. S. Chase, secretary, Centerville.
176. PISCATAQUA, Newington.—Mrs. Laura E. Drew, master, Dover Point; Miss Mary Frink, lecturer; Miss Martha Coleman, secretary.

177. KINGSTON, Kingston.—Mrs. Carrie B. Marsh, master; Mrs. Edith Woodman, lecturer; George W. Edney, secretary.
178. LOVELL UNION, Sanbornville.—Mrs. P. L. Garland, master; Miss R. B. Garland, lecturer; Mrs. J. E. Lang, secretary, Wakefield.
179. SO. NEWMARKET, Newfields.—Geo. W. Pendergast, master, Newmarket; Miss Lillian M. Burley, lecturer, Newmarket; Mrs. A. A. Smith, secretary.
180. FREMONT, Fremont.—Herbert B. Wilbur, master; Mrs. Luna A. Sanborn, lecturer; Mrs. Mary M. Sanborn, secretary.
181. SANDOWN, Sandown.—Mrs. Nellie C. Sanborn, master; Miss Gertrude S. Pillsbury, lecturer, East Hampstead; Mrs. M. Louise Sargent, secretary.
182. WINDHAM, Windham.—Herbert C. Russell, master, West Windham; Mrs. Joanna C. Nesmith, lecturer; William L. Emerson, secretary.
183. ROCKINGHAM, Epping.—John S. Ladd, master; Frederick T. Johnson, lecturer; Mrs. Grace A. Ladd, secretary.
184. PENACOOK PARK, W. Concord.—John E. Cole, master; Miss Bertha L. Holbrook, lecturer; George W. Phillips, secretary.
185. CENTENNIAL, Barrington.—George W. Locke, master; Miss Annie S. Tuttle, lecturer; Mrs. Myra N. Waterhouse, secretary.
186. PLAISTOW, Plaistow.—Edmond H. Noyes, master; Mrs. Lydia E. Bartlett, lecturer; Wallace Keezer, secretary.
187. DANVILLE, Danville.—F. C. Quimby, master, So. Danville; M. J. Dimond, lecturer; A. B. Sargent, secretary, No. Danville.
188. RUMNEY, Rumney.—V. E. Atwood, master, West Rumney; Mrs. C. A. Craig, lecturer, Rumney Depot; William G. Cook, secretary, Rumney Depot.
189. BOW, Bow.—Robert Upton, master, R. F. D. No. 3, Concord; Mrs. Myra Ballou, lecturer, R. F. D. No. 3, Concord; Miss Ethel G. Watson, secretary, 206 So. Main street, Concord.
190. SUGAR RIVER, North Charlestown.—W. E. Hunt, master; Mrs. H. W. Jenney, lecturer; Miss Mary A. Jenney, secretary.

192. M. L. WARE, West Rindge.—John D. Whitney, master; Frederick L. Barrett, lecturer, Rindge; Mrs. Alta M. Whitney, secretary.
193. LEWIS W. NUTE, Milton.—Fred P. Jones, master; Mrs. Lizzie C. Fall, lecturer; Charles H. Cole, secretary.
194. HIRAM R. ROBERTS Rollinsford.—Mrs. Fannie W. Yeaton, master, Dover, R. F. D. No. 2; Mrs. Mary G. Bennett, lecturer, Dover, R. F. D. No. 2; Geo. H. Yeaton, secretary, Dover, R. F. D. No. 2.
195. GREENLAND, Greenland.—W. R. Weeks, master; Miss Annie L. Berry, lecturer, Greenland Depot; Mrs. Mary L. Berry, secretary, Greenland Depot.
196. SILVER MOUNTAIN, Lempster.—Fred A. Barton, master; Walter R. Haydock, lecturer; Mrs. Susie B. Hurd, secretary.
197. MOULTONBOROUGH, Moultonborough.—Harry O. Haley, master; Mrs. Winnifred S. Richardson, lecturer; Mrs. Flora B. Haley, secretary.
198. WINNESQUAM, East Tilton.—Fred A. Currier, master; Mrs. Alfred M. Foss, lecturer; W. H. H. Rollins, secretary.
199. WENTWORTH, Wentworth.—J. B. Foster, master, West Rumney; Miss Alice A. Wells, lecturer, West Rumney; Miss Katie B. Foster, secretary, West Rumney.
200. WARREN, Warren.—C. H. Arnold, master; Mrs. Annie B. Perry, lecturer; S. S. Bartlett, secretary.
201. CHERRY MOUNTAIN, Carroll.—Wm. F. Hobbs, master, Twin Mt.; Mrs. Flora J. Miles, lecturer, Twin Mt.; Mrs. Leona Rosebrook, secretary, Twin Mt.
203. BETHLEHEM, Bethlehem.—Fred N. Howland, master; Mrs. Etta Howland, lecturer; Arthur W. Nourse, secretary.
204. CHARLESTOWN, Charlestown.—Weslie H. Fisk, master; Miss Claribel Greenwood, lecturer; H. E. Corbin, secretary.
205. HENRY WILSON, Farmington.—Frank R. Marston, master; Mrs. M. E. W. Colomy, lecturer; Mrs. Sara H. Waldron, secretary.
206. GARNET HILL, Center Harbor.—Mrs. Lizzie M. Webster, master; Mrs. M. Lillian Hanson, lecturer; Mrs. Mabel F. Leighton, secretary.
207. BENNINGTON, Bennington.—Charles F. Burnham, master; Mrs. Annie Fleming, lecturer; Mrs. Martha E. Knight, secretary.

208. LAFAYETTE, Franconia.—Clarence H. Gould, master; Mrs. Elmer E. Temple, lecturer; Mrs. Clarence Gould, secretary.
209. NORTHWOOD, Northwood Narrows.—Miss Clara L. Emerson, master; Mrs. Rose Quimby, lecturer; Miss Mattie B. James, secretary.
210. PINK GRANITE, North Haverhill.—Mrs. Luella N. Kimball, master; Miss Mande Wilmont, lecturer; W. W. Coburn, secretary.
211. BROOKLINE, Brookline.—Albert T. Pierce, master; Miss Mamie E. Rockwood, lecturer; Mrs. Mary E. Rockwood, secretary.
212. HAVERHILL, Haverhill.—G. H. Stevens, master; Mrs. Mary L. Stearns, lecturer; Mrs. N. Della Carbee, secretary.
213. RAYMOND, Raymond.—James M. Healey, master; Mrs. Georgie Scribner, lecturer; Miss Annie L. Healey, secretary.
214. MOOSILAUKE, E. Haverhill.—Mrs Mary M. True, master; Mrs. E. M. Blake, lecturer; Mrs. Mabel Morse, secretary.
215. MOUNTAIN LAUREL, Northwood.—Leslie W. Cate, master; Mrs. Emily B. Mason, lecturer; Miss Alice L. Chesley, secretary.
216. CONTOOCCOOK, Contoocook.—J. Frank Covern, master; Miss Edna A. Symonds, lecturer; Mrs. Annie E. Hardon, secretary.
217. MOHAWK, Colebrook.—Mrs. Emeline C. Whittemore, master; Mrs. Emma G. Harriman, lecturer; Irving Woodrow, secretary.
218. MT. GARDNER, Woodsville.—John G. Marston, master; Abiel Chamberlin, lecturer; Mrs. Jennie C. Franklin, secretary.
219. PIERMONT, Piermont.—Orlo B. Stanley, master; George H. Reneau, lecturer; Mrs. Addie Curtis Blair, secretary.
220. MASCOT, Gorham.—F. C. Wood, master, Randolph; Miss Effie M. Wood, lecturer, Randolph; Mrs. F. C. Wood, secretary, Randolph.
221. LAKE, Sunapee.—Mrs. L. A. B. Dodge, master; Mrs. Blanche Werry, lecturer; George Dodge, secretary.
222. SUGAR HILL, Sugar Hill.—Elkanah Hildreth, master; Mrs. Lizzie M. Bowles, lecturer; Mrs. May P. Bowles, secretary.

223. COLEBROOK, Colebrook.—Charles F. Wiggin, master; Mrs. Emma Chatman, lecturer; Charles W. Brackett, secretary.
224. COLUMBIA, Columbia.—Mrs. Fred Stoddard, master, Colebrook; Mrs. Allan Gray, lecturer, Colebrook; Fred S. Prince, secretary, Colebrook.
225. DOVER, Dover.—Ellery M. Felker, master, Belknap street; Mrs. Amanda S. Young, lecturer; Miss Grace M. Clements, secretary, R. F. D. No. 1.
226. FRONTIER, West Stewartstown.—William F. Allen, master; Mrs. Albert Weeks, lecturer, Canaan, Vt.; Miss M. E. Andrews, secretary, Canaan, Vt.
227. EDEN, W. Milan.—Herman Miles, master, Crystal; Miss Jennie Lary, lecturer; Miss Mary H. Roberts, secretary.
228. ANDROSCOGGIN, Milan.—F. H. Sweetser, master; Mrs. Diana Coffin, lecturer; Miss Bertha M. Taylor, secretary.
229. PILOT, Stark.—W. T. Pike, master; Mrs. S. R. Veazie, lecturer; Bertha O. Kimball, secretary.
230. UNITY, Unity.—Philip E. Ham, master, Claremont; Mrs. Mary C. Burt, lecturer; Grey S. Hall, secretary.
231. UMBAGOG, Errol.—A. E. Bennett, master; Mrs. Mary E. Thurston, lecturer; Lewis C. Bragg, secretary.
232. BLUE MOUNTAIN, Grantham.—Edgar W. Davis, master, Croydon; Mrs. Evelyn Griffin, lecturer; Mrs. Rosina K. Perkins, secretary.
233. RYE, Rye.—Edgar J. Rand, master, Rye Center; Mrs. Mary W. Sawyer, lecturer, Rye Beach; Mrs. Clara O. Walker, secretary, Rye Center.
234. BLOW-ME-DOWN, Plainfield.—Frank J. Chadbourne, master; Mrs. Ada M. Daniels, lecturer; Daniel C. Westgate, secretary.
235. AURORA, Pittsburg.—Henry Johnson, master; Andrew Hawes, lecturer; Edwin S. Keach, secretary.
236. MOUNT CUBE, Orfordville.—Harry E. Morrison, master; Mrs. Frances B. Morrison, lecturer; Mrs. M. W. Cushman, secretary.
237. LYMAN, Lyman.—D. H. Miner, master; Miss C. H. Miner, lecturer; Mrs. Fred Foster, secretary, Pattenville.
238. STRATFORD, Stratford.—A. L. Wheeler, master; Mrs. Ida Curtis, lecturer; Geo. B. McC. Rich, secretary, Maidstone, Vt.

239. PLYMOUTH, Plymouth.—William H. Wells, master; Mrs. Ira C. Mitchell, lecturer; Ira C. Mitchell, secretary.
240. LAMPREY RIVER, Newmarket.—Ernest P. Pinkham, master; Albert E. Stevens, lecturer; Joseph Pinkham, secretary.
241. NAUMKEAG, Litchfield.—Amos Saunders, master, Hudson, R. F. D. No. 1; Mrs. Mary B. Center, lecturer, Hudson, R. F. D. No. 1; Mrs. Anne A. Bancroft, secretary, Manchester, R. F. D. No. 5.
242. MOUNT PROSPECT, Lancaster.—J. E. McIntire, master; Mrs. S. C. Howe, lecturer, Riverton; L. R. Hosmer, secretary.
244. PELHAM, Pelham.—Mrs. M. Hillman, master; Mrs. Grace Colman, lecturer; Miss Mary E. Hobbs, secretary.
245. JEWEL, Columbia.—Herbert Lock, master, So. Columbia; Mrs. Lilla Fitts, lecturer, So. Columbia; Miss Georgia Hapgood, secretary, So. Columbia.
246. MOUNT DUSTON, Wentworth Location.—Ernest T. Bennett, master, Wilson's Mills, Me.; Mrs. Belle Cameron, lecturer; R. A. Storey, secretary, Wilson's Mills, Me.
247. CLARKSVILLE, Clarksville.—Irving G. Young, master; Mrs. Lilla B. Young, lecturer; Mrs. N. E. Young, secretary.
248. THE WEIRS, The Weirs.—Willis G. Watson, master; Mrs. Belle Staniels, lecturer; Mrs. Eliza D. Morrison, secretary.
249. PARK, Cornish Flat.—Edwin L. Child, master; Mrs. Maud M. Hunt, lecturer; Mrs. Lucy C. Weld, secretary.
250. NORTH HAMPTON, North Hampton.—Arthur E. Seavey, master; Mrs. Gertrude A. Haines, lecturer; H. I. Lamprey, secretary, Rye Beach.
251. STRAWBERRY BANK, Portsmouth.—Robert Patterson, master; Mrs. Annie M. Cook, lecturer; G. P. Smallcon, secretary, 69 Market street.
252. DUSTIN ISLAND, Penacook.—Willis E. Muzzey, master, Concord, Route 5; Mrs. Maria L. Rolfe, lecturer, 45 Water street; Mrs. Abbie E. Noyes, secretary, 43 Elm street.
253. WEST THORNTON, Thornton.—J. A. Kendall, master, W. Thornton; Mrs. O. A. Weeks, lecturer, W. Thornton; Miss Helen Shores, secretary, W. Thornton.

254. CAPE HORN, Northumberland.—Samuel P. McLeod, master, Groveton; Mrs. Lucy York, lecturer; Miss Lena M. Wentworth, secretary, Lancaster.
255. GROVETON, Groveton.—J. A. Potter, master; Miss Mary B. Tibbetts, lecturer; Mrs. Cora Hayes, secretary.
256. COÖS, North Stratford.—Mrs. B. A. Bowker, master, Coös; Mrs. Leslie Shoff, lecturer, Bloomfield; Miss Harriette Hinman, secretary, Coös.
257. PRENTICE HILL, E. Alstead.—Clinton J. Gates, master; Mrs. Ella L. Banks, lecturer; Mrs. Nettie M. Gates, secretary.
258. SQUAM LAKE, Ashland.—
259. PROFILE, No. Woodstock.—Merton H. Sawyer, master; Mrs. Jennie E. Hunt, lecturer; Wilbur L. E. Hunt, secretary.
260. OCEAN SIDE, Hampton.—Warren H. Hobbs, master; S. Albert Shaw, lecturer, Hampstead; Mrs. Martha W. Brown, secretary, Box 1.
262. NEW DURHAM, New Durham.—George D. Burnham, master; Charles Evans, lecturer, Dexter; Mrs. F. W. Coburn, Sr., secretary.
263. NUBAUNSI, Harrisville.—Albert J. Upton, master; Mrs. Mary Silver, lecturer; Miss Harriet Tuttle, secretary.
264. SOMERSWORTH, Somersworth.—F. G. Chapman, master, Box 782; Mrs. M. Mills, lecturer, Berwick, Me.; H. H. Brackett, secretary, Box 49.
265. BANNER, East Rochester.—Elihu A. Corson, master; Mrs. Eva Walsh, lecturer; Mrs. Sabra J. Corson, secretary.
266. PASQUANEY, Bridgewater.—Frank H. Tilton, master; Harris W. Hammond, lecturer; Mrs. Clara P. Fifield, secretary.
267. CARDIGAN, Alexandria.—H. Elgin Wells, master; Mrs. Clara A. Bullock, lecturer; Miss Emogene B. Roby, secretary.
268. PURLING BECK, E. Washington.—Mrs. Maria S. Pratt, master; Mrs. Mary Book, lecturer; C. W. J. Fletcher, secretary.
269. PEAKED HILL, Gilmanton.—Charles L. Chase, master; Miss Sadie Orange, lecturer; Mrs. Laura Vamey, secretary.

270. INDEPENDENCE, N. Groton.—Fred Kidder, master; Mrs. Lucy E. Dodge, lecturer, Groton; Daniel Kidder, secretary.
271. PROGRESSIVE, Deerfield.—Chester E. Maynard, master, Raymond, Route 1; Mrs. Susie E. Quimby, lecturer, Leavitt's Hill; Albert F. Sanborn, secretary, Leavitt's Hill.
272. PLEASANT VALLEY, Milton Mills.
273. LOUDON CENTER, Loudon Center.—Albert E. Coleord, master, Loudon Ridge; Miss Etta B. Perkins, lecturer, Loudon; Loren A. Currier, secretary, Loudon.
274. HILLSBOROUGH, Hillsborough.—Arthur M. Whitney, master, West Deering; Miss Jennie E. Vickery, lecturer, Hillsborough U. V.; Miss Edith M. Crooker, secretary, Hillsborough U. V.
275. GOOD WILL, Seabrook.—J. L. Smith, master, Smithtown; Miss Georgia A. Milton, lecturer; Miss Annie M. Perkins, secretary.
276. WEARE, North Weare.—W. S. B. Herbert, master, Weare; Mrs. Mary F. Simonds, lecturer; Mrs. Bernice H. McKellips, secretary.
277. GEN. STARK, West Manchester.—Clarence A. Robinson, master, Manchester, R. F. D. No. 2; Mrs. Ida J. Barnard, lecturer, Manchester, Box 283; Mrs. Etta M. Fullerton, secretary, Manchester, Box 283.
278. GREENVILLE, Greenville.—Mrs. Martha A. Kimball, master; Miss Violet L. Wort, lecturer; Mrs. Minola Hale, secretary.
279. GLEN, Bartlett.—Alvah W. Burnell, master, Glen; Mrs. Edna Abbott, lecturer, Glen; Mrs. Augusta Burbank, secretary, Glen.
280. DORCHESTER, Dorchester.—Henry M. Merrill, master; Mrs. Lydia M. Schoolcraft, lecturer, Cheever; Azro H. Schoolcraft, secretary, Cheever.
281. ENTERPRISE, Salem Depot.—Edward E. Noyes, master, Box 190; Mrs. Annie B. M. Stevens, lecturer, Box 137; Miss Helena Bailey, secretary.
282. DERRY, W. Derry.—John F. McKay, master; Rev. Jesse G. McMurphy, lecturer; Miss Elizabeth M. Messer, secretary.

283. BEAVER, W. Springfield.—Chas. P. Hill, master; Mrs. Addie A. Felch, lecturer; Chas. E. Bailey, secretary, Springfield.
284. ROCKLAND, George's Mills.—George H. Gould, master; Mrs. Ina E. Bartlett, lecturer; Oren T. Colby, secretary.
285. SACO VALLEY, Center Conway.—W. R. Burnell, master; Francis H. Parsons, lecturer; John F. Stott, secretary.
286. DERRYFIELD, E. Manchester.—Albert J. Peaslee, master, Rural Route No. 6; Mrs. Mary F. Bean, lecturer, 728 Massabesic street; Mrs. Gertrude E. Philbrook, secretary, 429 Merrimack street.
287. HALESTOWN, E. Weare—Henry E. Eaton, master; Mrs. Emma A. Straw, lecturer; Susan M. Hopkins, secretary.
288. MT. LIVERMORE, Holderness.—Edwin J. Sleeper, master; Mrs. Winnie L. Willoughby, lecturer; Mrs. Ida M. Cox, secretary.
289. BERLIN, Berlin.
290. BAKER'S RIVER, W. Rumney.—Lewis Hall, master; Miss Susie J. Ray, lecturer; Mrs. Myrtie E. Wells, secretary.
291. PIKE STATION, Pike Station.—George S. Smith, master; Mrs. H. T. Pike, lecturer; Emile Blank, secretary.
292. WIGWAS LAKE, Meredith Center.—Mortemer R. Buzzell, master; B. Jennie Buzzell, lecturer; Anna G. Sinclair, secretary.

NEW HAMPSHIRE
HORTICULTURAL SOCIETY.

*Hon. N. J. Bachelder, Secretary State Board of Agriculture,
Concord, N. H. :*

SIR: I herewith transmit the report of the transactions of the New Hampshire Horticultural Society for the years 1901 and 1902, as required by the Session Laws of 1901.

Very respectfully,

W. D. BAKER,
Secretary.

NEW HAMPSHIRE HORTICULTURAL SOCIETY.

OFFICERS.

President, C. C. SHAW, Milford.

Vice-President, JOHN W. FARR, Littleton.

Secretary, W. D. BAKER, Quincy.

Treasurer, T. E. HUNT, Lakeport.

Pomologist, PROF. F. W. RANE, Durham.

Mycologist, PROF. H. H. LAMSON, Durham.

Entomologist, PROF. C. M. WEED.

EXECUTIVE COMMITTEE.

G. A. WASON, New Boston.

J. T. HARVEY, Pittsfield.

CAPT. E. M. SHAW, Nashua.

DIRECTORS.

G. F. Beede, Fremont; J. M. Hayes, Dover; George F. Smith, Meredith; L. T. Haley, Wolfeborough; J. T. Harvey, Pittsfield; E. M. Shaw, Nashua; F. C. Gowing, Dublin; Charles McDaniel, Springfield; T. S. Pulsifer, Plymouth; J. D. Howe, Lancaster.

BY-LAWS OF THE NEW HAMPSHIRE HORTICULTURAL SOCIETY.

ARTICLE I.

Name.—This organization shall be known as the New Hampshire Horticultural Society.

ARTICLE II.

Members.—The membership of this Society shall consist of those persons, male or female, who are interested in horticulture in any of its branches, and who shall subscribe to the articles of the association and pay the membership fee.

ARTICLE III.

Officers.—The officers of this society shall consist of a president, vice-president, secretary, treasurer, and ten directors, one from each county in the state, and the president and secretary shall be members of the board of directors *ex-officio*.

ARTICLE IV.

Meetings.—The annual meeting shall be held in the month of October at Manchester, and special meetings may be held at such time and place as the president and directors may deem advisable.

ARTICLE V.

Elections.—The officers shall be chosen by ballot and by major vote at the annual meeting and shall hold office for one year or until others are elected in their stead.

ARTICLE VI.

Vacancies.—The board of directors shall have power to fill any vacancies occurring at any time in the board of officers.

ARTICLE VII.

Membership Fee.—The annual fee for membership in this society shall be one dollar, and for a life membership the fee shall be five dollars.

ARTICLE VIII.

President.—The president shall preside at the meetings of the Society and also at the meetings of the directors ; shall direct the secretary to call all meetings, either annual or special ; shall approve all bills before they are paid and keep an account of all orders drawn on the treasurer.

ARTICLE IX.

Vice-President.—The vice-president shall perform all duties of the president when for any reason the president is unable to do so.

ARTICLE X.

Secretary.—The secretary shall perform all the duties incumbent on his office. He shall draw and countersign all orders drawn on the treasurer ; shall keep an accurate account of all meetings held, and present to the directors a yearly report of the doings of the society.

ARTICLE XI.

Treasurer.—The treasurer shall receive from the secretary all money paid to the society and shall deposit the same as requested by the directors. He shall keep an accurate account of all money received or paid and shall make a detailed report to the directors each year at the annual meeting of the society or at such other times as the directors shall decide and shall produce a voucher for each expenditure. He shall pay no bills without an order from the president and countersigned by the secretary.

ARTICLE XII.

Directors.—The directors shall meet as soon as possible after the annual meeting of the society, and shall have general supervision of the business of the society and perform all duties devolving upon them by any article in the by-laws.

ARTICLE XIII.

Compensation of Officers.—The officers of the society shall receive their actual traveling expenses for time spent in per-

formance of their duties, and the secretary and treasurer shall receive such additional compensation as the directors shall determine.

ARTICLE XIV.

Amendments.—These by-laws may be amended by a two thirds vote of the members present at any meeting of the society, provided that a notice of the proposed change was inserted in the call for said meeting.

ANNUAL FIELD MEETING, 1901.

At the invitation of Messrs. J. E. Batchelder and G. W. Parker of Wilton the annual field meeting of the New Hampshire Horticultural society was held at their farms, August 1, 1901. The secretary sent out the usual printed invitations, and in response thereto over two hundred persons were in attendance.

The members of the society and invited guests were met at the Wilton depot by Messrs. Batchelder and Parker who had teams in readiness to convey them to the farms. The morning was most profitably spent by the visitors in inspecting the vineyard of Mr. Batchelder, and the peach, plum, and cherry orchards of Mr. Parker, as well as the plots of small fruits grown by both.

Mr. Batchelder had seventeen varieties of grapes, but the Concord, Worden, Brighton, Wyoming Red, and Delaware seemed to be the varieties most generally grown. Mr. Batchelder used wire trellises, and the vines were carefully pruned and trained. Fruit was allowed to grow only on the vines trained on the two upper wires, and these were heavily loaded. Spraying was carefully attended to, and good cultivation and fertilization given, and the result was a crop of over twenty tons annually of grapes of such superior size and quality as to command a higher price in the markets than the New York grapes.

The peach orchards of Mr. Parker were a surprise to the visitors, and contained several varieties. A three and four

years' old orchard of 1,500 trees was one of the most interesting, and the effects of clean cultivation and intelligent pruning were very noticeable in the remarkably thrifty appearance of the trees.

There were about 500 plum trees, mostly of the Japanese varieties, which were literally loaded with choice fruit. The cherries, also, showed that the same careful hand attended to them. A few mulberry trees were set out in the cherry orchard "for the birds," as Mr. Parker said. "The birds do n't trouble the cherries when they can get mulberries, and birds are our best friends," said Mr. Parker.

Much astonishment was expressed by the visitors at the extent and fine quality of these orchards and vineyards.

At the noon hour the visitors sat down to a sumptuous repast furnished by Messrs. Batchelder and Parker and members of the society living in the vicinity, the tables being set in a fine grove near the house. After dinner President Shaw called to order, and after a few well chosen remarks relative to the objects and purposes of the society, introduced Mr. O. B. Hadwen, president of the Massachusetts Horticultural society, who spoke very entertainingly. Brief addresses were also made by Hon. Joseph Kidder and Mr. H. H. Herrick of Manchester, Hon. Geo. A. Wason and Capt. E. M. Shaw of Nashua, Prof. F. W. Rane and Dr. H. H. Lamson of the State college at Durham, Hon. D. E. Proctor and Mr. G. W. Parker of Wilton, Rev. John Thorpe of Brookline, Secretary W. D. Baker, and others. But all too soon came train time, and the teams were again taken to the depot after a most cordial vote of thanks had been given Messrs. Batchelder and Parker for their kind entertainment.

SEVENTH ANNUAL FRUIT EXHIBIT.

This exhibit was held at Claremont, October 23, 24, and 25, 1901, and considering the almost unprecedented scarcity and poor quality of the apples in most sections of the state, the exhibit was very successful, over 500 plates of fruit being placed upon exhibition, and there was also a large and merit-

orior exhibition of vegetables and grains, as well as canned fruit and a fine display of flowers. The attendance was very large, and visitors expressed much surprise at the extent and variety of the fruit shown, and especially at its excellent quality.

Thursday evening an informal meeting was held, at which Dr. O. B. Way of Claremont gave a very pleasing address of welcome, during which he most earnestly advocated the more extensive use of fruit, especially apples, as an article of food, speaking particularly from a physician's standpoint.

Mr. Geo. F. Whitcomb of Claremont presided at the meeting, and with a few brief remarks introduced President C. C. Shaw, who spoke briefly of the objects and purposes of the society, and also words of encouragement at the high standard attained by New Hampshire fruit, especially apples. He emphasized the importance of not only largely increasing the quantity, but of continuing to improve the quality. He then called upon Hon. George A. Wason of Nashua to respond in behalf of the society to Dr. Way's eloquent address of welcome.

Mr. Wason was very happy in his remarks, paying a high compliment to the display upon the exhibition tables and the energy evinced by the people of Claremont and vicinity in getting together such a fine exhibit.

Prof. F. Wm. Rane of Durham was next introduced, and spoke at some length upon horticultural subjects in general, and especially upon the possibilities of horticulture in New Hampshire, the necessity for thorough culture, spraying, careful selection for the markets, and aiming to produce the kind of fruit best adapted to the locality, both as regards climate and soil and also market demands, and closed by giving a most cordial invitation to hold the next exhibit of the society at Durham. Secretary W. D. Baker was called upon, and spoke briefly along the lines of requirements for exhibits. Remarks were also made by Mr. J. McC. Ayer and others.

The premiums offered by the society for meritorious exhibits of fruit, vegetables, plants, and flowers were awarded as follows :

CLAREMONT EXHIBIT, 1901.

GENERAL EXHIBIT OF FRUIT.

First, John M. L. Ayer, Claremont.

Second, C. V. Paddock, West Claremont.

Third, George F. Whitcomb, Claremont.

APPLES.

Exhibit of autumn apples, not less than six varieties.

First, C. V. Paddock, West Claremont.

Second, John D. Ayer, Claremont.

Alexander, first, C. E. Putney, Claremont.

Alexander, second, Mrs. Mary C. Dodge, Claremont.

Fameuse, first, A. J. Pierce, Claremont.

Fameuse, second, George F. Whitcomb, Claremont.

Gravenstein, first, John McC. Ayer, Claremont,

Gravenstein, second, C. C. Shaw, Milford.

Maiden's Blush, first, C. V. Paddock, West Claremont.

Maiden's Blush, second, C. C. Shaw, Milford.

McIntosh Red, first, Mrs. Mary C. Dodge, Claremont.

McIntosh Red, second, A. J. Pierce, Claremont.

Porter, first, John McC. Ayer, Claremont.

Porter, second, O. D. Blanchard, Claremont.

Rambo, first, John McC. Ayer, Claremont.

Twenty Ounce, first, George Mann, Claremont.

Twenty Ounce, second, C. V. Paddock, West Claremont.

Foundling, first, George F. Whitcomb, Claremont.

St. Lawrence, first, C. V. Paddock, West Claremont.

Holden Pippin, second, George F. Whitcomb, Claremont.

Exhibit of winter apples, not less than ten varieties.

First, C. V. Paddock, West Claremont.

Second, John D. Ayer, Claremont.

Third, George F. Whitcomb, James Durward, Claremont.

Baldwins, first, P. C. Kenney, Claremont.

Baldwins, second, John McC. Ayer, Claremont.

Ben Davis, first, C. V. Paddock, West Claremont.

Ben Davis, second, John McC. Ayer, Claremont.

Danvers Sweet, first, C. C. Shaw, Milford.

Spitzenburg, first, M. A. Nott, Claremont.
Spitzenburg, second, John McC. Ayer, Claremont.
Peck's Pleasant, first, John McC. Ayer, Claremont.
Fallwater, first, George F. Whitcomb, Claremont.
Golden Russet, first, C. V. Paddock, West Claremont.
Golden Russet, second, John McC. Ayer, Claremont.
Summer Queen, first, C. C. Shaw, Milford.
Gilliflower, first, James Durward, Claremont.
Gilliflower, second, George Mann, Claremont.
Hubbardston, first, C. V. Paddock, West Claremont.
Hubbardston, second, M. A. Nott, Claremont.
Jonathan, first, C. C. Shaw, Milford.
King, first, John McC. Ayer, Claremont.
King, second, C. V. Paddock, West Claremont.
Mann, first, C. V. Paddock, West Claremont.
Mann, second, George F. Whitcomb, Claremont.
Mother, first, C. C. Shaw, Milford.
Spy, first, Solon Gould, Claremont.
Spy, second, C. V. Paddock, West Claremont.
Newton Pippin, first, C. C. Shaw, Milford.
Nodhead, first, John McC. Ayer, West Claremont.
Pewaukee, first, C. V. Paddock, West Claremont.
Pewaukee, second, George F. Whitcomb, Claremont.
Pound Sweet, first, P. C. Kinney, Claremont.
Pound Sweet, second, George Mann, Claremont.
Blue Pearmain, first, C. V. Paddock, West Claremont.
Blue Pearmain, second, John McC. Ayer, Claremont.
R. I. Greening, first, John McC. Ayer, Claremont.
R. I. Greening, second, Lewis Gay, North Charlestown.
Roxbury Russet, first, John McC. Ayer, Claremont.
Roxbury Russet, second, C. V. Paddock, West Claremont.
Stark, first, James Durward, Claremont.
Tolman Sweet, first, John McC. Ayer, Claremont.
Tolman Sweet, second, C. V. Paddock, West Claremont.
Wagener, first, George F. Whitcomb, Claremont.
Yellow Bellflower, first, George Mann, Claremont.
Yellow Bellflower, second, Barnard O'Neil, Claremont.
Bethel, first, C. V. Paddock, West Claremont.
Red Canada, second, George F. Whitcomb, Claremont.

GRAPES.

Concord, first, George F. Whitcomb, Claremont.
Perkins, first, George F. Whitcomb, Claremont.

PLUMS.

Yellow Gage, first, C. E. Evans, Claremont.
Blue Gage, first, C. E. Evans, Claremont.

QUINCES.

Orange, first, John M. Howe, Claremont.
Orange, second, P. C. Kinney, Claremont.

PEARS.

Display of pears not less than ten varieties.

First, C. C. Shaw, Milford.
Beurre Deil, first, C. C. Shaw, Milford.
Beurre Hardy, first, C. C. Shaw, Milford.
Beurre d'Anjou, first, F. E. Freeman, Claremont.
Beurre d'Anjou, second, Mrs. Mary C. Dodge, Claremont.
Duchess, first, George F. Whitecomb, Claremont.
Flemish Beauty, first, C. C. Shaw, Milford.
Lawrence, first, Lewis Gay, North Charlestown.
Lawrence, second, C. C. Shaw, Milford.
Louise Bonne de Jersey, first, C. C. Shaw, Milford.
Onondaga, first, C. C. Shaw, Milford.
Paradise d'Automme, first, C. C. Shaw, Milford.
Seckel, first, Lewis Gay, North Charlestown.
Seckel, second, E. D. Hall, Milford.
Urbansite, first, C. C. Shaw, Milford.
Vicar, first, C. C. Shaw, Milford.
Winter Nelis, first, C. C. Shaw, Milford.
Keifer, first, Lewis Gay, North Charlestown.
Keifer, second, C. C. Shaw, Milford.

VEGETABLES.

General exhibit, first, C. A. Evans, Claremont; second,
James Durward, Claremont.
Egyptian Beets, first, Francis Quimby, Claremont.

Egyptian Beets, second, C. A. Evans, Claremont.
Eclipse Beets, first, C. A. Evans, Claremont.
Eclipse Beets, second, James Durward, Claremont.
Edmunds Beet, first, C. A. Evans, Claremont.
Edmunds Beet, second, Barnard O'Neil, Claremont.
Sugar Beet, first, C. A. Evans, Claremont.
Mangel Wurtzel, first, C. A. Evans, Claremont.

CABBAGES.

All Seasons, first, C. A. Evans, Claremont.
All Seasons, second, James Durward, Claremont.
Flat Dutch, first, P. C. Kinney, Claremont.
Flat Dutch, second, C. A. Evans, Claremont.
Fotler's Brunswick, first, O. D. Brown, Claremont.
Fotler's Brunswick, second, C. A. Evans, Claremont.
Red, first, James Durward, Claremont.
Red, second, C. A. Evans, Claremont.
Savoy Cabbage, first, Barnard O'Neil, Claremont.
Savoy Cabbage, second, C. A. Evans, Claremont.
Stone Mason, first, C. A. Evans, Claremont.
Stone Mason, second, James Durward, Claremont.
Winningstadt, first, James Durward, Claremont.
Winningstadt, second, C. A. Evans, Claremont.

CARROTS.

Darvers Carrots, first, C. A. Evans, Claremont.
Danvers Carrots, second, James Durward, Claremont.
Long Orange, first, James Durward, Claremont.
Long Orange, second, C. A. Evans, Claremont.
Short Horn, first, C. A. Evans, Claremont.
Short Horn, second, James Durward, Claremont.
Cauliflower, first, C. C. Carr, Claremont.
Canliflower, second, C. A. Evans, Claremont.
Celery, first, James Durward, Claremont.

SWEET CORN.

Potter's Excelsior, first, C. A. Evans, Claremont.
Mexican, first, C. A. Evans, Claremont.
Stowell's Evergreen, first, James Durward, Claremont.

Rice Pop Corn, first, C. A. Evans, Claremont.
 Rice Pop Corn, second, O. H. Brown, Claremont.
 Tom Thumb Corn, C. A. Evans, Claremont.
 Other variety corn, first, James Durward, Claremont

FIELD CORN.

Eight Rowed, first, Mrs. G. E. Gay, North Charlestown.
 Eight Rowed, second, James Durward, Claremont.
 Twelve Rowed, first, C. A. Evans, Claremont.
 Twelve Rowed, second, C. C. Carr, Claremont.
 Wheat, first, C. A. Evans, Claremont.
 Oats, first, C. A. Evans, Claremont.
 Buckwheat, first, C. A. Evans, Claremont.

BEANS.

Golden Wax, first, J. E. Ellis, Claremont.
 Golden Wax, second, C. A. Evans, Claremont.
 White Pea, first, C. A. Evans, Claremont.
 Yellow Eyed, first, J. E. Ellis, Claremont.
 Yellow Eyed, second, Lewis Gay, North Charlestown.
 Horticultural, first, Lewis Gay, North Charlestown.
 Horticultural, second, C. A. Evans, Claremont.
 Field Peas, first, C. A. Evans, Claremont.
 Cucumbers, first, G. F. Whitecomb, Claremont.
 Egg Plant, first, C. A. Evans, Claremont.
 Kohl Rabi, first, C. A. Evans, Claremont.
 Watermelons, first, C. A. Evans, Claremont.
 Watermelons, second, G. F. Whitecomb, Claremont.
 Citrons, first, C. A. Evans, Claremont.
 Citrons, second, James Durward, Claremont.
 Red Onions, first, C. A. Evans, Claremont.
 Red Onions, second, James Durward, Claremont.
 Silver Onions, first, James Durward, Claremont.
 Yellow Danvers Onions, first, C. C. Carr, Claremont.
 Yellow Danvers Onions, second, C. A. Evans, Claremont.
 Hollow Crown Parsnips, first, Barnard O'Neil, Claremont.
 Hollow Crown Parsnips, second, James Durward, Claremont.
 Long White Parsnips, first, C. A. Evans, Claremont.
 Large Dutch Parsnips. first, James Durward, Claremont.

Sugar Pumpkins, first, Francis Quimby, Claremont.
Sugar Pumpkins, second, James Durward, Claremont.
Peppers, first, C. A. Evans, Claremont.
Field Pumpkins, first, James Durward, Claremont.
Field Pumpkins, second, A. P. Messer, Claremont.

TOMATOES.

Livingston's Perfection, first, F. L. Quimby, Claremont.
Red Cherry, first, C. A. Evans, Claremont.

TURNIPS.

White Swede, first, C. A. Evans, Claremont.
White Swede, second, James Durward, Claremont.
Yellow Swede, first, James Durward, Claremont.

POTATOES.

Display of, first, C. A. Evans, Claremont.
Display of, second, George F. Whitcomb, Claremont.
Early Rose, first, C. A. Evans, Claremont.
Early Rose, second, G. F. Whitcomb, Claremont.
Display of, third, Sam Clow, Claremont.
Beauty of Hebron, first, Sam Clow, Claremont.
Beauty of Hebron, second, C. A. Evans, Claremont.
Snowflake, first, C. A. Evans, Claremont.
Charles Downing, first, C. A. Evans, Claremont.
Green Mountain, first, C. A. Evans, Claremont.
Other named varieties, first, Rush Chellis, Claremont.

SQUASHES.

Hubbard, first, C. A. Evans, Claremont.
Hubbard, second, George F. Whitcomb, Claremont.
Marblehead, first, C. A. Evans, Claremont.
Perfect Gem, first, C. A. Evans, Claremont.
Winter Crookneck, first, C. A. Evans, Claremont.
Golden Bronze, second, C. A. Evans, Claremont.

CANNED FRUIT.

Exhibit of canned fruit, first, C. A. Evans, Claremont; second, Mrs. G. E. Gay, North Charlestown; third, H. W. Frost, Claremont.

- Can Peaches, first, C. E. Evans, Claremont.
- Can Peaches, second, Mrs. H. W. Frost, Claremont.
- Can Pears, first, Mrs. Kate Walcott, Claremont.
- Can Pears, second, Mrs. G. E. Gay, North Charlestown.
- Can Plums, first, C. A. Evans, Claremont.
- Can Plums, second, Mrs. H. W. Frost, Claremont.
- Can Apples, first, Mrs. H. W. Frost, Claremont.
- Can Apples, second, Mrs. G. E. Gay, North Charlestown.
- Can Strawberries, first, Mrs. G. E. Gay, North Charlestown.
- Can Strawberries, second, Mrs. Kate Walcott, Claremont.
- Can Blueberries, first, Mrs. F. M. Gunn, Claremont.
- Can Blueberries, second, Mrs. Kate Walcott, Claremont.
- Can Raspberries, first, Mrs. G. E. Gay, North Charlestown.
- Can Raspberries, second, Mrs. F. M. Gunn, Claremont.
- Can Cherries, first, Mrs. G. E. Gay, North Charlestown.
- Can Cherries, second, C. A. Evans, Claremont.
- Can Tomatoes, first, Jessie E. Ellis, Claremont.
- Can Tomatoes, second, C. A. Evans, Claremont.
- Can Currants, first,
- Can Currants, second,
- Can Rhubarb, first, Mrs. Kate Walcott, Claremont.
- Can Rhubard, second, Mrs. H. W. Frost, Claremont.

JELLIES.

- Display of Jellies, first, Mrs. G. E. Gay, North Charlestown.
- Display of Jellies, second, C. A. Evans, Claremont.
- Display of Jellies, third, Mrs. Kate Walcott, Claremont.
- Apple Jelly, first, Mrs. G. E. Gay, North Charlestown.
- Apple Jelly, second, C. A. Evans, Claremont.
- Crab Apple Jelly, first, Mrs. G. E. Gay, North Charlestown.
- Crab Apple Jelly, second, C. A. Evans, Claremont.
- Grape Jelly, first, Mrs. G. E. Gay, North Charlestown.
- Currant Jelly, first, Mrs. Kate Walcott, Claremont.
- Currant Jelly, second, Mrs. G. E. Gay, North Charlestown.
- Blackberry Jelly, first, Mrs. G. E. Gay, North Charlestown.
- Blackberry Jelly, second, C. A. Evans, Claremont.
- Raspberry Jelly, first, Mrs. G. E. Gay, North Charlestown.

PICKLES.

Assorted Pickles, first and second, divided, C. A. Evans, Mrs. F. C. Bailey, Claremont.

Sweet Pickles, first, Mrs. F. C. Bailey, Claremont.

Sweet Pickles, second, Mrs. Kate Walcott, Claremont.

Piccalilli, first, Mrs. G. E. Gay, North Charlestown.

Piccalilli, second, Mrs. F. C. Bailey, Claremont.

Cucumbers, first, Mrs. Kate Walcott, Claremont.

Cucumbers, second, Mrs. C. A. Evans, Claremont.

Tomato Catsup, one half first, C. A. Evans, Claremont.

Tomato Catsup, one half first, Mrs. Gay, North Charlestown.

Tomato Catsup, second, Mrs. Bailey, Claremont.

FLOWERS.

General exhibit cut flowers, first, C. A. Evans, Claremont; second, James Durward, Claremont.

Exhibit of Begonias, first, Jessie E. Ellis, Claremont.

Dahlias, first, C. A. Evans, Claremont.

Verbenas, first and second, divided between C. A. Evans and James Durward.

Chrysanthemums, first, John M. Howe, Claremont.

Double White Chrysanthemums, first, Mrs. Lyman Lozo, Claremont.

Pansies, first and second, divided between C. A. Evans and Barnard O'Neil.

Sweet Peas, first, C. A. Evans.

Nasturtiums, first, C. A. Evans.

Coleus, first, Mrs. Melissa Way.

Begonia, first, Mrs. M. A. Nott.

Rex Begonia, first, Mrs. M. P. Bailey.

Maranta, gratuity, Mrs. Alta Gould.

Century Plant, gratuity, Mrs. D. F. Cutting.

Umbrella Plant, gratuity, Mrs. H. W. Frost.

Yellow Tuberous Begonia, Mrs. C. H. Long.

ANNUAL SUMMER MEETING.

The annual summer meeting of the New Hampshire Horticultural society was held at Sanbornton, August 12, 1902, at the farm of Joseph N. Sanborn. The date first named for the gathering was a week earlier, but was changed on account of the lateness of haying operations, and, as events have proved, but little was gained on that account, for there was a large amount of hay yet to cut, and many were kept away from the meeting by the necessity of caring for this important crop.

Mr. Sanborn's farm is located about three and one half miles from Winnisquam station, in a northwesterly direction, which brings it nearly west and across the bay from Laconia. It is on high land, but the roads are good and the hills are not serious obstacles to travel.

A fair-sized audience gathered in the forenoon and looked over the grounds, which the members of the society were invited to inspect, and all were entertained and many were surprised by what they saw. The farm is rocky. The owner would not deny this, and probably he knows it as well as anybody; and the surprise is that trees, vines, small fruits of many kinds, and beds of flowers could be so disposed as to have the appearance of being either natives of or fitted on purpose for the particular places which they occupy. Of apples there are too many varieties for profitable production, but put out largely as experiments. There are many varieties of peaches and plums; more of grapes, and more raspberries and blackberries than can be mentioned in a brief report.

The grounds about the house are ornamented with flowers, many of them such as are often found in farmers' gardens, and all showing care and intelligent culture. Experts and those who were interested in any class of fruit had many questions to ask, and found Mr. Sanborn ready to impart information on almost any matter relating to fruit culture.

Mr. Sanborn has been on the farm about forty years, and has, with his own hands, put out all of the fruit stock in sight with the exception of a few of the oldest apple trees, and these he has grafted, so that practically the work is all his.

After a trip of general inspection the people gathered at the house, and those who were not otherwise provided for were treated

to a fine lunch with hot coffee while discussing what they had seen and keeping up their process of drawing information from the willing entertainer.

Teams continued to arrive, and by the time the lunch was disposed of and the group photographed by an enterprising artist, an audience had gathered which would surprise many people who are not aware of the interest taken in horticultural matters in this state, and to find so many people gathering at a secluded farmhouse at the end of the road showed that their appearance there was not the result of accident nor mere idle curiosity.

Other ceremonies being over the people were invited to a grassy spot under a venerable Baldwin tree, and President C. C. Shaw gave a brief address, giving the history of the society and stating its objects. He said there had been fears that the production of apples in this state would be overdone, but that such fears were groundless, for our fruit was the best produced in the world, and there were many countries with which we had not engaged in trade in such products. He said that within a few years our exports of apples had increased seventy-three per cent. He also referred to the fact that our larger towns and many of the hotels were supplied with vegetables brought from Boston markets, when we should supply all that were consumed in the state.

Mr. Sanborn, the host of the day, next gave a hearty address of welcome, relating something of the details of his experiences on the farm, and expressing great satisfaction at being able to show results to so many who were equally interested.

The president next called on George A. Wason of New Boston, a man well known in many branches of agricultural matters, being a large farmer, formerly master of the State grange and at present one of the trustees of the State college at Durham. His remarks were brief, but showed a deep interest in the matters under consideration.

Mr. Coe of Laconia spoke a good word for the cultivation of flowers. Prof. F. W. Rane of the experiment station at Durham spoke on the importance of properly preparing fruit or vegetables for market. He also made some remarks on the seed question which while meeting with general favor among his hearers, were contrary to the claims put forth by professional seed growers. He said they had learned that they could not depend on seeds pur-

chased from outside, and had adopted the plan of saving their own seeds, flowers and vegetables. In this way they could keep up a constant improvement in any desired direction, and be sure of what they were cultivating.

W. D. Baker of Quincy, secretary of the society, said the best peaches in the world were grown in this state, but that the great crop of the state was and should be apples. He had more faith in native seedlings, such as spring up about fields and roadsides, than in trees purchased from nurseries. These seedlings he would graft with desirable varieties such as were adapted to the location or the market.

Prof. H. H. Lamson of the state experiment station gave an interesting talk on the fungus diseases of plants, showing, from samples gathered near where he stood, the effect of scab on apples; and briefly outlined the work done at the station in combating such enemies. One interesting point brought out was in relation to the plum rot. He said this should be treated with Bordeaux mixture, spraying twice before blooming and three times after, at intervals of ten or twelve days. Black knot should be cut off and burned.

J. W. Sanders was another speaker who favored native trees for grafting. The Rev. Mr. Goodwin told an amusing story of his gardening experience, which left the impression that the weeds had got ahead of him. F. P. Redfield of Laconia made some entertaining remarks, and suggested the formation of an exchange of plants and seeds among the people in the vicinity. He had many valuable varieties which he wanted to give away to such as would appreciate them, and he invited all to call at his place. Brief remarks along the same lines were made by several others, and the meeting was regarded as being satisfactory beyond expectations, considering the unfavorable circumstances.

Fully half of the audience was composed of ladies, but as the first one called on for remarks fled into the house, no further attempts were made in that direction.

Among those present were Joseph F. Smith of Meredith, William Eastman of Sanbornton, Dr. Ward, George F. Mallard, Fred Keasor, and William C. Marshall of Laconia, Luther Morrison of Sanbornton, and others.

No definite arrangements were made, but there was talk of hold

ing the next exhibit of the society at Durham, where people could see the work of the station and inspect the new agricultural building. This met with general favor on account of the good impression made on the bearers by the men from that institution who were present.

EIGHTH ANNUAL EXHIBIT AT DURHAM.

OCTOBER 22, 23, 24, 1902.

The first day was almost entirely devoted to making preparation for the exhibit which was quite large, the exhibit of vegetables especially being one of the finest ever shown at any of the society's exhibits. The morning of the second day was largely occupied in installing the numerous exhibits.

Prof. F. William Rane, at whose invitation the society held the meeting at Durham, arranged a fine program for the second and third days of the meeting and much of the success was due to his untiring efforts.

The meetings were held in Thompson hall, and President C. C. Shaw presided in his usual happy manner, and the tact and pleasant way in which the various speakers were introduced added much to the interest of the occasion.

The first meeting was called to order by President Shaw and prayer was offered by Rev. David H. Thompson of Raymond. President Charles S. Murkland of the State college then gave a most cordial address of welcome to the society. He referred to the common interests in the objects for which the two organizations were working, and spoke hopefully of the future of fruit growing in this state. He expressed the belief that if all the native apple trees that now bear only cider apples were grafted, and the yield of marketable apples in the state was increased many times over what it now is, the state would become so well known as a fruit growing state that there would be more demand for New Hampshire apples than there now is and that the market for choice fruit would never be overrun. He spoke of the importance of common things which may seem small in themselves but are of great value to the business as a whole, and thought more attention should be given to the specialties for which the man or his farm or his market was best fitted.

President C. C. Shaw, in responding to Dr. Murkland's address, said that the society felt complimented in having the privilege of meeting with the college for the second time, having held a field meeting at Durham a few years ago. The speaker referred to some of the early efforts of some of the members in behalf of the establishment of the State college and the change of sentiment which had taken place in regard to it, and spoke enthusiastically for the future of horticulture in general and fruit growing in particular. He acknowledged the valuable assistance which had been given the society at its various meetings by the professors connected with the college and closed by again expressing the thanks of the society for the cordial welcome received. The next speaker was W. W. Rawson of Arlington, Mass., who gave an able and thorough address on market gardening, including some new points in the seed business. Being in the business on so extensive a scale, his results and experiences were not all applicable to the small farmers and market gardeners in this section of the state, yet many hints were thrown out which would apply in all cases. A spirited discussion followed in which James M. Hayes of Dover and H. F. Hall of Durham took leading parts and drew as well as imparted valuable information along the line of work presented by the speaker.

Dr. G. M. Twitchell of Augusta, Me., editor of the *Maine Farmer*, was called on and gave a brief but very encouraging and interesting talk on the future of fruit culture and farming in New England.

The afternoon session of the New Hampshire Horticultural society, like that of the morning, was most interesting. The weather, which was a little lowery in the morning, doubtless keeping many away who would otherwise have attended, cleared away in fine shape and the audience was much larger than in the forenoon. The hall was very well filled, there being a goodly number of ladies in the audience.

President Shaw called the meeting to order and introduced Albert Demeritt of Durham as the first speaker of the afternoon. He spoke very favorably of the grafting of the native trees and gave some practical results of such grafting by the late Benjamin Thompson, who made it possible for the college to exist in its present state. The Baldwin apple is the only one that can be

profitably raised here. They are the best and are known world wide. They are known in all of the European markets and if we raised ten times as many we should have ten times as many buyers." Mr. Demeritt gave some interesting facts concerning an orchard of his own setting in 1876 which this year produced an average of five barrels per tree for 150 trees. He urged upon the young men the advisability of setting out Baldwin apple trees, as there is no fruit so much used so many days in the year by so many people in so many places as the Baldwin apples. No orange grove or any other fruit orchard is more widely known than the apple. If this whole town were set out to Baldwin apples the place would be the garden of the world.

At the close of Mr. Demeritt's remarks Professor Rane read a telegram from Hon. N. J. Bachelder stating that he could not be present but would come the next day.

G. W. Parker of Wilton was the next speaker. He spoke on the subject of orchard management.

Mr. Parker said that at his home the farmers met and exchanged notes and when he was called to the stage to make a speech to men that knew more than he did he felt out of place. "The first thing to consider is location in fruit growing. I will speak more particularly of peaches, for that is the fruit I raise. I love to eat the sunshine in a peach. I love the peach for the money which it brings me. Peaches paid for my farm. In preparing to set the trees corn is a good crop to use the year before. Prune the trees well, root and branch, before setting. Prune well after setting and then cultivate and feed well. This applies to all fruit trees. I repeat, cultivate well, keep the weeds out and if a mulch is needed sow oats or peas to plow in the next spring." In answer to questions as to varieties he said: "I raise Elberta, Old Nixon, Mountain Rose, and Crawford. Elberta is not of so fine a flavor as Crawford. Get a crop three years in five. Old Nixon is a sure tree but Elberta is not as hardy. I set trees 14 by 16 feet. If set closer they need more pruning. I plow in spring and do the rest of the cultivating with the spring-tooth harrow. Prefer to cultivate clean to the trees. Japanese plums are preferable to European varieties. I never saw black rot on Japanese plums."

Professor Rane gave quite an interesting talk in favor of raising more peaches in this section.

Alfred N. Clough of Greenland was then introduced and gave an instructive talk on picking fruit for market. He said that he believed that the question of picking should be given with the preparing of the stock. He here spoke of the currant industry at some length, giving his method of growing and picking this fruit. "Fruit is put up in baskets. We pick it at three different times. Speaking of apples, the tree should begin to be shaped as soon as it comes from the nursery. Buds pinched off save the cutting off of a branch later. In picking apples all that have dropped should be picked up first, then what can be reached from the ground should be picked, working up toward the top of the tree. Care should be taken in picking and in having no inferior apples going in with the No. 1 apples."

Professor Rane then spoke of the fact that Mr. Clough came to him when he first came to Durham and he advised him to raise currants and from his advice he had gone into the business and he would like to know how many berries he had got from an acre. Mr. Clough said that he commenced growing currants six years ago and that he had harvested 6,000 quarts from an acre of four-year-old plants. He raised bush form as the wind breaks off the tree form. He thought the Fay and Wilder the best varieties.

Professor Powell of Washington spoke in favor of raising currants in young orchards while growing as a means of paying for the use of ground.

Obediah Hadwin, president of Massachusetts Horticultural society, being present, was called upon for a few remarks. The speaker said that his orchard had grown from seed of his own planting in 1840. That he had budded and planted every tree himself. The apple is the best fruit grown, as it lasts nearly the year round. Fruit trees need good soil and cultivation. Peaches are a good crop to grow if in the right location. In order to have long lived peach trees it is better to plant the stones than to reset the trees.

Mr. Gilbert, president of Maine Horticultural society, was called upon but said that he had but just come in and was unprepared to say anything at this time. He asked to be excused for the time being at least.

Prof. C. M. Weed, of the college, then spoke on the San José scale. He said in part: "Judging from certain facts and con-

ditions we could not reasonably expect to always remain free of the different insect pests which have thrived to the south of us, as a few specimens of insects had been discovered in this vicinity. All trees should be inspected before being bought to guard against introducing any of these pests. The San Juan scale has been discovered in Manchester, this state, where the experiment station is experimenting on some trees to find some remedy for the plague." The professor emphasized the need of being careful in buying trees and the importance of a law requiring a certificate of inspection on all trees offered for sale in the state.

Professor Powell followed Professor Weed, stating in general that the best remedy for the pest was thorough spraying and careful care of trees.

The programme for the afternoon being exhausted, the meeting was thrown open for volunteers.

Lucien Thompson spoke favorably of the Baldwin apple, and of the care to be used in putting apples up for market. Trees in orchards do not do as well as isolated trees around the walls and beside the road.

Mr. Lamprey of Hampton spoke in a very pleasing and harmonious manner, telling of some prices which he had received for some vegetables, interspersing his remarks with some pleasing anecdotes.

After some short remarks from others present, the meeting adjourned till evening, and the large audience spent some time in examining the fruit and vegetables and inspecting some of the diseased fruit and wood of fruit trees shown by Dr. Lamson.

The evening meeting was held in the hall in the science building, for the purpose of getting better facilities for the illustrated lecture. The hall was filled to its utmost capacity.

The first item on the programme was an address by Philip W. Ayers of Concord, forestry secretary for protection of New Hampshire forests, on "Forestry and its Significance to New Hampshire." Mr. Ayers said in part: "Thirty-seven per cent. of the state is still covered by forests. The growth of the forest should receive as much attention as any other crop. Wood is next in importance to food, as it is used for fuel, in houses, furniture, and in many ways. The first requisition is the starting of the forest right. As to the white pine, it should be started in nursery beds

and protected and cared for like other crops. The spruce is different. A large area is still covered with virgin spruce, which grows on the mountains and on thin soil. The large pulp mill companies protect the forests to a certain extent, for their plants are very extensive and when once established cannot be easily removed, and they protect their young growth that in a few years they may cut the same territory over again. The large lumber companies cut clean on the mountain slopes." He then spoke of the extensive operations now going on in the White Mountains, which territory he thought should be protected by legislation, and as the state cannot be expected to do all of this work, congress should be asked to take care of this very interesting tract of timber land. Two things the people of the state should do: First, distribute seeds and trees: second, assist in every way possible to secure legislative protection. Mr. Ayers then showed a large number of pictures showing different phases of forestry and tree growth. This lecture was very instructive and of great value to those interested in the preservation of the forests.

The next feature of the evening was an illustrated lecture on "Landscape Gardening," by J. Woodward Manning, horticultural expert, of Boston. Mr. Manning first read quite a lengthy paper on "Landscape Gardening, its Ancient Origin and Practice in China and Japan, and Some of the Many Requirements for its Successful Practice." He spoke of the gardening of all of the foreign countries, from the earliest history to the present time. The illustrations were very fine, and gave a good idea of the architectural design of lawns and gardens of all ages.

The third and last day of the New Hampshire Horticultural society dawned bright and pleasant. Early the visitors were astir looking over the college buildings and grounds, being shown the most interesting features of the place by accommodating professors. On the arrival of the 8:15 train for Madbury some twenty or twenty-five professors and visitors boarded it for a visit to the Elliott rose houses, there under construction, 800 feet of the house being complete and filled with growing plants loaded with the most beautiful blossoms, which elicited the admiration of all. Returning from their visit to Madbury they repaired to Thompson hall for a continuation of the programme.

The audience of the morning was composed of representative

men from all parts of the state, and although not as large in number as the day before, the meeting was a valuable one, as those present were men of ability and experience, and the speakers were all progressive and intelligent men who could talk from experience and give practical and comprehensive talks on subjects of the greatest importance to New Hampshire farmers.

President Shaw, of the society, called the meeting to order, and introduced as the first speaker of the meeting Everett S. Whittemore, superintendent of Stonehurst farm, Intervale. The subject of Mr. Whittemore's remarks was the "Selection and Cultivation of the Potato." Mr. Whittemore is a practical young farmer of the state, a native of the potato-growing section, and a graduate of the New Hampshire college. His remarks were interesting and timely.

Burton A. Corbett of Colebrook, potato seedsman, was to have been present and talked on "Why Some Varieties Degenerate," but in his absence Dr. H. H. Lamson of the experiment station gave some practical results of spraying and treating potatoes for blight. Spraying thoroughly done will be of great service in preventing blight and rot, but will not entirely prevent it. If poorly done, it is labor wasted.

J. E. Batchelder of Wilton was the next speaker, who gave an interesting talk on "Grape Culture and Some Varieties Adapted to New Hampshire."

Mr. Gilbert, president of the Maine Horticultural society, was introduced, and spoke of horticulture in a general way and alluded to the art of exhibiting to get the best results. He also spoke of the vegetable exhibits, and complimented the society for the excellent exhibit displayed. His was one of the most practical talks of the meeting, and was listened to with marked attention.

This brought the meeting to chapel time, and the students came in for this daily exercise, which was conducted by Professor Pettee.

After chapel exercises the meeting again resumed the programme. Mr. Archibald Smith of Boston, manager of the seed department of James Breck & Sons, was called to the platform, and spoke on the subject of the "Importance of Good Seeds." This paper was an exhaustive one of the subject, and of great value to all growers of crops. Quite an interesting discussion followed on the subject.

This closed the exercises of the forenoon, and a recess was taken for dinner.

The afternoon meeting was called to order at 1:30 o'clock by President Shaw, who introduced Mr. J. T. Harvey of Pittsfield, as "a man who had set out 9,000 fruit trees and 6,000 small fruits the past spring." Mr. Harvey gave a brief but very entertaining account of his experience in this line, and many valuable points were gathered by the audience, whose close attention he held throughout his address.

The next speaker was Prof. F. A. Waugh of Amherst, Mass., horticulturist Massachusetts Agricultural college, whose subject was "Plum Culture," which was treated in a very able manner, giving results of numerous tests of the various popular varieties of European plums as well as the more recent Japanese plums.

The many questions that were asked showed that the subject had been treated in such a way as to create great interest in the audience.

A brief talk on rose culture, by Mr. Elliott of Madbury, followed Professor Waugh's address, and the beautiful American Beauty roses which were on exhibition from his greenhouses were conclusive evidence that the methods employed by Mr. Elliott and his superintendent, Mr. Robert Miller, were most successful.

The next address was by Prof. G. Harold Powell, Washington, D. C., assistant pomologist United States department of agriculture. Professor Powell's subject was "The Fruit Industry of the United States," and the speaker showed that he was thoroughly familiar with his subject. One of the most interesting and valuable parts of his address was in relation to the experiments being conducted by the government in investigating the subject of cold storage for fruits, which was supplemented by Professor Rane on similar work in the West and also at the college, and by Sec. W. D. Baker on cold storage for fruit at the Pan-American Exposition.

The premiums offered by the society for exhibits of fruit, vegetables, plants, and flowers, were awarded by Mr. O. B. Hadwen, president of the Massachusetts Horticultural society, and Mr. Z. A. Gilbert, president of the Maine Pomological society as expert judges, and were as follows:

The exhibits made by the New Hampshire college and W. W. Rawson of Arlington, Mass., and also the fruit shown by the Massachusetts Agricultural college, were for exhibition only.

PREMIUM LIST DURHAM EXHIBIT, 1902.

APPLES.

- Summer Queen, first, F. P. Whitehouse, Rochester.
Display of Autumn Apples, first, W. D. Baker, Quincy.
Display of Autumn Apples, second, F. P. Whitehouse, Rochester.
Autumn Strawberry, second, W. D. Baker, Quincy.
Fameuse, first, W. H. Rogers, Quincy.
Fameuse, second, George Simons, Weare.
Gravenstein, first, D. W. Watson, Durham.
Gravenstein, second, C. C. Shaw, Milford.
Maiden's Blush, first, F. P. Whitehouse, Rochester.
Maiden's Blush, second, D. W. Watson, Durham.
McIntosh Red, first, F. P. Whitehouse, Rochester.
McIntosh Red, second, D. W. Watson, Durham.
Porter, first, F. P. Whitehouse, Rochester.
Red Bietighemier, first, F. P. Whitehouse, Rochester.
Twenty Ounce, first, Charles Bickford, Quincy.
Twenty Ounce, second, D. W. Watson, Durham.
Wealthy, first, F. P. Whitehouse, Rochester.
Wealthy, second, J. W. Sanders, Laconia.
Wolf River, first, E. H. Wells, Quincy.
Wolf River, second, F. P. Whitehouse, Rochester.
General exhibit of winter apples, first, W. D. Baker, Quincy ;
second, Geo. Simons, Weare ; third, F. P. Whitehouse, Rochester.
Baldwin, first, George Simons, Weare.
Baldwin, second, J. T. Harvey.
Ben Davis, first, George Simons, Weare.
Ben Davis, second, J. W. Sanders, Laconia.
Colvert, first, J. P. Wallace, Quincy.
Danvers Sweet, first, C. C. Shaw, Milford.
Esopus Spitzenberg, first, Geo. Simons, Weare.
Esopus Spitzenberg, second, J. W. Sanders, Laconia.
Fallawater, first, J. E. Tibbetts, Madbury.
Fallawater, second, G. P. M. Clark, Quincy.
Golden Pippin, first, John A. Paulson, Farmington.
Golden Pippin, second, W. H. Rogers, Quincy.
Golden Russet, first, D. W. Watson, Durham.

- Golden Russet, second, Miss H. A. Harris, Quincy.
 Granite Beauty, first, George Simons, Weare.
 Black Gilliflower, first, J. F. Harvey, Pittsfield.
 Black Gilliflower, second, F. P. Whitehouse, Rochester.
 Hubbardston, first, W. D. Baker, Quincy.
 Hubbardston, second, J. D. Hooper, Quincy.
 Hunt Russet, first, F. P. Whitehouse, Rochester.
 Hunt Russet, second, J. W. Sanders, Laconia.
 Jonathan, first, C. C. Shaw, Milford.
 King, first, B. J. Reed, Rumney.
 King, second, John A. Paulson, Farmington.
 Mann, first, George Simons, Weare.
 Mann, second, J. W. Sanders, Laconia.
 Spy, first, George Simons, Weare.
 Spy, second, J. D. Hooper, Quincy.
 Newton Pippins, first, C. C. Shaw, Milford.
 Nodhead, first, W. D. Baker, Quincy.
 Nodhead, second, J. B. Reed, Rumney.
 Pewaukee, first, W. E. Richardson, Quincy.
 Pewaukee, second, G. P. M. Clark, Quincy.
 Peek's Pleasant, first, George Simons, Weare.
 Pound Sweet, first, George Simons, Weare.
 Pound Sweet, second, F. P. Whitehouse, Rochester.
 Blue Pearmain, first, F. P. Whitehouse, Rochester.
 Blue Pearmain, second, C. C. Shaw, Milford.
 Roxbury Russet, first, W. D. Baker, Quincy.
 Roxbury Russet, second, George Simons, Weare.
 R. I. Greening, first, W. D. Baker, Quincy.
 R. I. Greening, second, F. P. Whitehouse, Rochester.
 Stark, first, O. W. Draper, Quincy.
 Tolman Sweet, first, J. F. Harvey, Pittsfield.
 Tolman Sweet, second, George Simons, Weare.
 Wagener, first, F. P. Whitehouse, Rochester.
 Wagener, second, John A. Paulson, Farmington.
 Bellflower, first, F. P. Whitehouse, Rochester.
 Bellflower, second, J. E. Hackett, Dover.
 Crab Apples, first, W. D. Baker, Quincy.
 Red Canada, first, W. D. Baker, Quincy.
 Grimes's Golden, second, F. P. Whitehouse, Rochester.

GRAPES.

Concord, first, J. E. Batchelder, Wilton.
Delaware, first, J. E. Batchelder Wilton.
Delaware, second, C. C. Shaw, Milford.
Brighton, first, J. E. Batchelder, Wilton.
Niagara, first, J. E. Batchelder, Wilton.
Pocklington, first, J. E. Batchelder, Wilton.
Clinton, first, C. C. Shaw, Milford.

PEARS.

Beurre Bose, first, J. W. Mooar, Manchester.
Beurre Bose, second, L. M. Tuttle, Manchester.
Beurre Clargeau, first, J. W. Mooar, Manchester.
Beurre d'Anjou, first, D. W. Watson, Durham.
Beurre d'Anjou, second, J. W. Mooar, Manchester.
Duchess, first, J. W. Mooar, Manchester.
Duchess, second, L. M. Tuttle, Manchester.
Howell, first, J. W. Mooar, Manchester.
Lawrence, first, D. W. Watson, Durham.
Lawrence, second, F. P. Whitehouse, Rochester.
Seckel, first, F. P. Whitehouse, Rochester.
Sheldon, first, J. W. Mooar, Manchester.
Sheldon, second, F. P. Whitehouse, Rochester.
Goodell, first, J. W. Mooar, Manchester.
Keifer, second, F. P. Whitehouse, Rochester.

VEGETABLES.

General exhibit of vegetables, first, J. E. Hackett, Dover.
Egyptian Beets, first, J. E. Hackett, Dover.
Eclipse Beets, first, J. E. Hackett, Dover.
Eclipse Beets, second, D. W. Watson, Durham.
Edmunds Beets, first, J. E. Hackett, Dover.
Sugar Beets, first, J. E. Hackett, Dover,
Mangel Wurtzel, first, J. E. Hackett, Dover.
All Seasons Cabbage, first, J. E. Hackett, Dover.
Red Cabbage, first, J. E. Hackett, Dover.
Savoy Cabbage, first, J. E. Hackett, Dover.
Savoy Cabbage, second, D. W. Watson, Durham.

- Danvers Carrots, first, J. E. Hackett, Dover.
 Danvers Carrots, second, D. W. Watson, Durham.
 Short Horn Carrots, first, J. E. Hackett, Dover.
 Cauliflower, first, J. E. Hackett, Dover.
 Cauliflower, second, D. W. Watson, Durham.
 Cranberries, Cape, first, W. D. Baker, Quincy.
 Cranberries, Native, first, W. D. Baker, Quincy.
 Concord Sweet Corn, first, J. E. Hackett, Dover.
 Cory Sweet Corn, first, J. E. Hackett, Dover.
 Evergreen Sweet Corn, first, J. E. Hackett, Dover.
 Premo Sweet Corn, first, J. E. Hackett, Dover.
 Oats, first, J. E. Hackett, Dover.
 Barley, first, J. E. Hackett, Dover.
 Golden Wax Beans, first, J. E. Hackett, Dover.
 Horticultural Beans, first, J. E. Hackett, Dover.
 Cranberry Beans, first, J. E. Hackett, Dover.
 Pea Beans, first, J. E. Hackett, Dover.
 Imp. Y. E. Beans, first, J. E. Hackett, Dover.
 Cucumbers, first, J. E. Hackett, Dover.
 Kohl Rabi, first, J. E. Hackett, Dover.
 Red Onions, first, J. E. Hackett, Dover.
 Red Onions, second, D. W. Watson, Durham.
 Yellow Danvers Onions, first, J. E. Hackett, Dover.
 Yellow Danvers Onions, second, D. W. Watson, Durham.
 Hollow Crown Parsnips, first, J. E. Hackett, Dover.
 Long White Parsnips, first, J. E. Hackett, Dover.
 Large Dutch Parsnips, first, J. E. Hackett, Dover.
 Pumpkins, first, D. W. Watson, Durham.
 Display of Potatoes, first, J. E. Hackett, Dover.
 Early Rose Potatoes, first, J. E. Hackett, Dover.
 Beauty of Hebron Potatoes, first, J. E. Hackett, Dover.
 New Queen Potatoes, first, J. E. Hackett, Dover.
 Fillbasket Potatoes, first, J. E. Hackett, Dover.
 Burbank Seedling Potatoes, first, J. E. Hackett, Dover.
 Green Mountain Potatoes, first, J. E. Hackett, Dover.
 Green Mountain Potatoes, second, John E. Paulson, Farmington.
 Turban Squashes, second, D. W. Watson, Durham.
 Golden Bronze Squashes, first, D. W. Watson, Durham.
 White Egg Turnips, first, J. E. Hackett, Dover.

PLANTS AND FLOWERS.

- Display of Carnations, first, C. W. Howe, Dover.
Display of Roses, first, W. H. Elliott, Madbury.
Display of Cut Flowers, first, Robert Paterson, Portsmouth.
Display of Potted Plants, first, Arthur James, Durham.

CANNED FRUIT, ETC.

- Canned Peaches, first, Mrs. F. W. Rane, Durham.
Canned Peaches, second, Mrs. H. F. Hall, Durham.
Canned Plums, first, Mrs. H. F. Hall, Durham.
Canned Plums, second, Mrs. F. W. Rane, Durham.
Canned Pears, first, Mrs. H. F. Hall, Durham.
Canned Pears, second, Mrs. Arthur James, Durham.
Canned Strawberries, first, Mrs. Arthur James, Durham.
Canned Blueberries, first, Mrs. F. W. Rane, Durham.
Canned Blueberries, second, Mrs. H. F. Hall, Durham.
Canned Raspberries, first, Mrs. H. F. Hall, Durham.
Canned Blackberries, first, Mrs. H. F. Hall, Durham.
Canned Gooseberries, first, Mrs. H. F. Hall, Durham.
Canned Currants, first, Mrs. H. F. Hall, Durham.
Canned Currants, second, Mrs. F. W. Rane, Durham.
Jar Apple Jelly, first, Mrs. Arthur James, Durham.
Jar Crab Apple Jelly, first, Mrs. F. W. Rane, Durham.
Jar Cucumber Pickles, first, Mrs. F. W. Rane, Durham.
Jar Piccalilli, first, Miss Jennie Ham, Durham.
Tomato Catsup, first, Mrs. H. F. Hall, Durham.
Tomato Catsup, second, Mrs. F. W. Rane, Durham.

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TWENTY-SIXTH REPORT
OF THE
BOARD OF TRUSTEES
OF THE
NEW HAMPSHIRE COLLEGE
OF
AGRICULTURE AND THE MECHANIC ARTS
DURHAM, NEW HAMPSHIRE
TO THE
NEW HAMPSHIRE LEGISLATURE
NOVEMBER 1, 1902.

VOLUME IV - - PART I.

PRINTED BY IRA C. EVANS CO., CONCORD.
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TWENTY-SIXTH REPORT OF THE BOARD OF TRUSTEES
OF THE
NEW HAMPSHIRE COLLEGE OF AGRICULTURE AND THE
MECHANIC ARTS, FOR THE TWO YEARS ENDING
JUNE 30, 1902.

To His Excellency the Governor and the Honorable Senate and House of Representatives of New Hampshire:

DURHAM, N. H., November 1, 1902.

I have the honor of transmitting herewith the report of the New Hampshire College of Agriculture and the Mechanic Arts for the two years ending June 30, 1902.

Yours respectfully,

GEORGE A. WASON,
President of the Board of Trustees.

Note. Reports 1-13, 1867-'79, were made for the annual June sessions of the Legislature. Reports 14-18, 1881-'89, were made for the biennial June sessions of the Legislature. Reports 19-20 were made for the biennial January sessions of the Legislature in 1891 and 1893. Report 21 was made November, 1893. Report 22, November, 1894, was made for the following January session of the Legislature. The biennial reports made November, 1896, 1898, and 1900, should be numbered Reports 23, 24, and 25.

REPORT OF THE PRESIDENT.

DURHAM, N. H., November 1, 1902.

HON. GEORGE A. WASON, *President of the Board of Trustees*:

Sir,—In the biennial report herewith presented will be found detailed statements of the financial condition and transactions of the college, description of the courses of study, lists of instructors and students, and also transcriptions of the two annual reports of the Experiment Station, the latter being reports forwarded to the office of Experiment Stations, Department of Agriculture, Washington, D. C. These latter reports, and the financial statements covering the administration of the funds appropriated by the national government for the use of the college, have been approved by officers designated for that purpose by the Department of Agriculture, and the Department of the Interior.

During the two years special effort has been devoted to strengthening the department of agricultural instruction and practice in the college. The demand for instructors in the similar departments in other colleges has made it difficult for us to maintain the high standard for which this college stands among the institutions of its kind throughout the country, but the difficulty has not been insurmountable. Notwithstanding the numerous changes forced upon us by the inducements offered to our instructors by colleges with many times the amount of money we have at our disposal, our agricultural faculty is in the foremost rank in character and ability. And our courses in agriculture are almost exact reproductions of those recommended by the Department of Agriculture at Washington, and by the American Association of Agricultural Colleges and Experiment Stations.

It should be understood, however, that neither the method nor the substance of agricultural instruction is fixed and final. Old problems are still unsolved, and new questions rise from day to day.

Perhaps the most persistent perplexity is that involved in the attempt to adjust the balance between instruction and training, between instruction in agricultural theory and training in agricultural practice.

Beyond question the demand for teachers, in this comparatively new educational department, has given the college courses a certain scholastic character which they would not have had if the actual practice of farming had alone entered into the consideration. This college, like the others, has had to train men who wished to teach agriculture, and at the same time men who wished to farm.

To satisfy this twofold demand the college has for several years maintained a four years' course, at once liberal and technical, having in view the broader requirements of its students and of the profession of agriculture; a two years' course, more exclusively agricultural and less exacting in point of scholarship, having in view the conditions and the needs of students intending to engage in farming but for reasons unable to pursue the full collegiate course; and a compact, practical course of ten weeks, for men and women of any age desiring instruction in the practice of dairying, cattle-breeding, elementary veterinary practice, and the management of soils and crops. These latter short courses, closely parallel those which have been so beneficial in other states, notably Wisconsin and Michigan. I would respectfully recommend that special stress be laid upon these short courses, and that every available means be used to bring to the attention of the people the opportunities thus afforded.

In the farm department we have suffered greatly from tuberculosis among the cattle. After conference with a representative of the cattle commission it was decided to kill twenty-two cattle, they having been condemned by the tuberculin test. In every case the presence of the disease was unmistakably shown by post-mortem examination. Fifteen head

of grade and thoroughbred Durham cattle have been purchased, the selection being made by Prof. Harry Hayward. Every effort is being put forth to prevent further loss from tuberculosis, or from other contagious or infectious diseases.

The department of mechanic arts, with its distinct courses in mechanical engineering, electrical engineering, and chemical engineering, taxes its resources to the utmost in providing adequate instruction and the requisite apparatus. The division of electrical engineering imperatively needs an additional instructor.

The department of horticulture is in good condition, with the possible exception of the greenhouses. The old greenhouse, built with the smallest possible outlay, has been increasingly expensive because of its frequent need of repairs. In its present condition it is doubtful if it would be wise to attempt to repair it again. The newer greenhouse suffers somewhat from the shade of the new building. It would be wise, if the funds could be secured, to build a new and more modern house south-west of the new agricultural building. For this purpose \$5,000 would be needed.

The old creamery building has served its purpose well in the past, but it has never been quite satisfactory, less so than ever since the creamery and the course in dairying have developed to their present proportions.

As soon as possible a well designed and well equipped building should be supplied to meet the pressing demands of this department.

The building provided by the legislature of 1901 is rapidly approaching completion. The contract price was \$30,000. This, however, did not provide for the substructure, for the new boiler and pipe line, nor for grading. It will be necessary to appeal to the coming legislature for further appropriation. For the purposes thus indicated the sum of \$15,000 is imperatively needed.

The building itself is notably solid and substantial, thoroughly built and equipped, so far as it has been completed, and admirably adapted to the purposes for which it was provided, namely, instruction in agriculture and horticulture.

In our present circumstances, wholly lacking as we do in accommodations for young women, our student body is almost exclusively a body of young men. It is useless to offer young women the advantages of the college without providing for them suitable accommodations and proper supervision. I have emphasized this matter in previous reports. It does not seem expedient at this time to ask the legislature to provide a dormitory and the facilities for instruction in domestic economy, music, and the various handicrafts now open to women. But this matter should not be lost sight of, and at the earliest possible moment the necessary facilities above indicated should be secured.

Through the efforts of the students, mainly, the sum of nearly \$1,500 has been pledged for a gymnasium. It is not thought best to lay this matter before the legislature until every other possibility has been exhausted. It is hoped that the necessary amount, about \$10,000 may be secured by private subscription.

Respectfully submitted,

CHARLES S. MURKLAND,

President.

TREASURER'S GOVERNMENT REPORT.

Name of Institution, THE NEW HAMPSHIRE COLLEGE OF
AGRICULTURE AND THE MECHANIC ARTS.

Post-office, DURHAM; *State,* NEW HAMPSHIRE.

Report of treasurer of said institution, to the Secretary of Agriculture and the Secretary of the Interior, of amount received under act of congress of August 30, 1890, in aid of colleges of agriculture and the mechanic arts, and of the disbursements thereof, to and including June 30, 1901.

RECEIPTS.

Received from the United States government . . . \$25,000.00

DISBURSEMENTS.

Disbursed for instruction and facilities :

In agriculture, as per schedule A	\$4,533.57
In mechanic arts, as per schedule B	6,030.85
In English language, as per schedule C	3,134.28
In mathematical science, as per schedule D	2,300.20
In natural and physical sciences, as per schedule E	6,936.83
In economic science, as per schedule F	2,064.27

Total expended during year	\$25,000.00
--------------------------------------	-------------

I hereby certify that the above account is correct and true, and, together with the schedules hereninto attached, truly represents the details of expenditures for the period and by the institution named, and that said expenditures were only to instruction in agriculture, the mechanic arts, the English language, and the

various branches of mathematical, physical, natural, and economic science, with special reference to their application in the industries of life, and to the facilities for such instruction, according to my best knowledge and belief.

(Signed)

WALTER M. PARKER,
Treasurer.

SCHEDULE A.— *Disbursements for instruction in Agriculture, and for facilities for such instruction, during the year ended June 30, 1901.*

I. For instruction, viz.:

For the salaries of (1) Professor of Agriculture,	
\$1,000; (2) Professor of Agricultural Chemistry,	
\$500; (3) Instructors in Agriculture,	
\$2,822.28	\$4,322.28

II. For facilities, as follows:

For apparatus, stock, and materials	64.16
For text-books and reference books	147.13
Total	<u>\$4,533.57</u>

SCHEDULE B.— *Disbursements for instruction in Mechanic Arts, and for facilities for such instruction, during the year ended June 30, 1901.*

I. For instruction, viz.:

For the salaries of (1) Professor of Mechanical Engineering,	
\$1,766.65; (2) Instructor in Machine Work,	
\$1,000; (3) Instructor in Woodwork,	
\$800; (4) Instructor in Drawing,	
\$1,328	\$4,894.65

II. For facilities, as follows:

Apparatus, machinery, stock, and material	970.85
For text-books and reference books	165.35
Total	<u>\$6,030.85</u>

SCHEDULE C.— *Disbursements for instruction in English Language, and for facilities for such instruction, during the year ended June 30, 1901.*

I. For instruction, viz. :

For the salaries of Instructors in English Language \$2,966.34

II. For facilities, as follows :

For text-books and reference books . . . 167.94

Total \$3,134.28

SCHEDULE D.— *Disbursements for instruction in Mathematical Science, and for facilities for such instruction, during the year ended June 30, 1901.*

I. For instruction, viz. :

For the salary of the Professor of Mathematics . \$1,700.00

For the salary of Instructors in Mathematics . . 576.00

II. For facilities, as follows :

For text-books and reference books . . . 24.20

Total \$2,300.20

SCHEDULE E.— *Disbursements for instruction in Physical Science, and for facilities for such instruction, during the year ended June 30, 1901.*

I. For instruction, viz. :

For the salaries of (1) Instructors in Physics,

\$1,442.50 ; (2) Professor of Chemistry, \$2,000 ;

(3) Instructor in Chemistry, \$625 . . . \$4,067.50

II. For facilities, as follows :

For apparatus, stock, and material . . . 544.90

For text-books and reference books . . . 190.37

Total \$4,802.77

SCHEDULE E (2).— *Disbursements for instruction in Natural Science, and for facilities for such instruction, during the year ended June 30, 1901.*

I. For instruction, viz. :

For salary of Professor of Entomology and Zoölogy	\$1,500.00
For salaries of Instructor in Botany	480.00

II. For facilities, as follows :

For text-books and reference books	154.06
Total	<u>\$2,134.06</u>

SCHEDULE F.— *Disbursements for instruction in Economic Science, and for facilities for such instruction, during the year ended June 30, 1901.*

I. For instruction, viz. :

For Professor of Economic Science and History .	\$2,000.00
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II. For facilities, as follows :

For text-books and reference books	64.27
Total	<u>\$2,064.27</u>

TREASURER'S GOVERNMENT REPORT.

Name of Institution, THE NEW HAMPSHIRE COLLEGE OF
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Post-office, DURHAM; *State,* NEW HAMPSHIRE.

Report of treasurer of said institution, to the Secretary of Agriculture and the Secretary of the Interior, of amount received under act of congress of August 30, 1890, in aid of colleges of agriculture and the mechanic arts, and of the disbursements thereof, to and including June 30, 1902.

RECEIPTS.

Received from the United States government . . \$25,000.00

DISBURSEMENTS.

Disbursed for instruction and facilities :

In agriculture, as per schedule A	\$4,648.04
In mechanic arts, as per schedule B	6,757.15
In English language, as per schedule C	3,319.39
In mathematical science, as per schedule D	2,006.00
In natural and physical sciences, as per schedule E	6,181.85
In economic science, as per schedule F	2,087.57
	<hr/>
	\$25,000.00

I hereby certify that the above account is correct and true, and, together with the schedules hereunto attached, truly represents the details of expenditures for the period and by the institution named, and that said expenditures were only to instruction in agriculture, the mechanic arts, the English language, and the

various branches of mathematical, physical, natural, and economic science, with special reference to their application in the industries of life, and to the facilities for such instruction, according to my best knowledge and belief.

(Signed)

WALTER M. PARKER,

Treasurer.

SCHEDULE A.—*Disbursements for instruction in Agriculture, and for facilities for such instruction, during the year ended June 30, 1902.*

I. For instruction, viz. :

For the salaries of (1) Professor of Agriculture \$666.64; (2) Professor of Agricultural Chemistry, \$500; (3) Instructors in Agriculture, \$272.50; (4) Professor of Horticulture and Forestry, \$500; (5) Instructor in Horticulture, \$326.66; (6) Instructors in Dairying, 1,607.27; (7) Instructor in Veterinary Science, \$422.54 . . . \$4,295.61

II. For facilities, as follows :

For apparatus	292.83
For text-books and reference books	59.60
Total	<u>\$4,648.04</u>

SCHEDULE B.—*Disbursements for instruction in Mechanic Arts, and for facilities for such instruction, during the year ended June 30, 1902.*

I. For instruction, viz. :

For the salaries of (1) Professor of Mechanical Engineering, \$2,000; (2) Instructor in Machine Work, \$1,000; (3) Instructor in Woodwork, \$900; (4) Instructor in Drawing, \$1,350; (5) Instructor in Electrical Engineering, \$650 . . . \$5,900.00

II. For facilities, as follows :

Apparatus, stock and materials	\$710.96
For text-books and reference books	146.19
Total	<u>\$6,757.15</u>

SCHEDULE C.—*Disbursements for instruction in English Language, and for facilities for such instruction, during the year ended June 30, 1902.*

I. For instruction, viz. :

For the salaries of Instructors in English Language	\$3,113.15
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II. For facilities, as follows :

For text-books and reference books	206.24
Total	<u>\$3,319.39</u>

SCHEDULE D.—*Disbursements for instruction in Mathematical Science, and for facilities for such instruction, during the year ended June 30, 1902.*

I. For instruction, viz. :

For the salary of the Professor of Mathematics	\$1,700.00
For the salary of Instructors in Mathematics	306.00
Total	<u>\$2,006.00</u>

SCHEDULE E.—*Disbursements for instruction in Physical Science, and for facilities for such instruction, during the year ended June 30, 1902.*

I. For instruction, viz. :

For the salaries of (1) Instructors in Physics, \$664 ;	
(2) Professor of Chemistry, \$2,000 ; (3) In-	
structors in Chemistry, \$625.01	\$3,289.01

II. For facilities, as follows :

For apparatus, stock and materials	516.95
For text-books and reference books	178.83
Total	<u>\$3,984.79</u>

SCHEDULE E (2).—*Disbursements for instruction in Natural Science, and for facilities for such instruction, during the year ended June 30, 1902.*

I. For instruction, viz. :

For salary of Professor of Entomology and Zoölogy	\$1,500.00
For salaries of Instructor in Botany	480.00

II. For facilities, as follows :

For apparatus, stock and materials	105.68
For text-books and reference books	111.38
	<hr/>
Total	\$2,197.06

SCHEDULE F.—*Disbursements for instruction in Economic Science, and for facilities for such instruction, during the year ended June 30, 1902.*

I. For instruction, viz. :

For Professor of Economic Science and History . .	\$2,000.00
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II. For facilities, as follows :

For text-books and reference books	87.57
	<hr/>
Total	\$2,087.57

TREASURER'S REPORT.

*To the President and Trustees of the New Hampshire College of
Agriculture and the Mechanic Arts :*

Your treasurer respectfully submits his thirty-fifth annual report, for the year ended June 30, 1901.

He charges himself as follows :

Balance in treasury July 1, 1900	\$225.11
Income from Conant fund	2,716.50
Annual state appropriation	3,000.00
State appropriation, law of 1895	2,500.00
Special state appropriation	5,000.00
Interest on New Hampshire bonds	4,800.00
Annual government appropriation	15,000.00
Government appropriation, law of 1890	25,000.00
Rents	130.25
Hamilton Smith fund	400.00
Balance at College July 1, 1901	119.89
Mechanic Arts, cash sales	6.68
Dairy, cash sales	7,897.97
Farm, cash sales	701.50
Horticulture, cash sales	742.43
Bailey prize	10.00
Bookstore, sales	535.41
Students' fees	899.45
B. R. Estrada	116.73
C. R. Morel	76.74
United States government co-operative work	200.00
Sundry fertilizer and water analysis fees	428.80
Note account	8,550.00
	<hr/> \$79,057.46

He credits himself as follows: (See President's Report, p. 24.)

1900.

July	1.	Schedule No. 1	.	.	.	\$4,075.67
	14.	" 2	.	.	.	6,062.73
	16.	" 3	.	.	.	796.97
Aug.	1.	" 4	.	.	.	4,574.74
Sept.	1.	" 5	.	.	.	5,891.99
	15.	" 6	.	.	.	1,156.98
Oct.	1.	" 7	.	.	.	4,985.26
	15.	" 8	.	.	.	603.07
Nov.	3.	" 9	.	.	.	5,613.54
	15.	" 10	.	.	.	698.50
	23.	" 11	.	.	.	486.53
Dec.	1.	" 12	.	.	.	6,606.05
	15.	" 13	.	.	.	368.57

1901.

Jan.	1.	" 14	.	.	.	4,317.83
	18.	" 15	.	.	.	374.52
	22.	" 16	.	.	.	339.11
Feb.	1.	" 17	.	.	.	5,374.51
	15.	" 18	.	.	.	559.75
Mar.	1.	" 19	.	.	.	5,408.85
	25.	" 20	.	.	.	359.35
April	1.	" 21	.	.	.	3,689.08
	17.	" 22	.	.	.	726.49
May	1.	" 23	.	.	.	2,990.45
	1.	" 24	.	.	.	851.21
	1.	" 25	.	.	.	270.00
	18.	" 26	.	.	.	744.37
June	1.	" 27	.	.	.	3,936.80
	7.	" 28	.	.	.	615.88
	26.	" 29	.	.	.	822.16

————— \$73,300.96

1900.

July 20.	Notes paid and interest	.	\$5,740.42
	Endorsement stamp	. . .	.85
	Box for filing schedules.	.	2.00
	Express	. . . . .	.16

1901.

July 1.	Balance on hand	. . . . .	13.07
			<hr/>
			\$5,756.50
			<hr/>
			\$79,057.46

(Signed)

WALTER M. PARKER,
Treasurer.

TREASURER'S REPORT.

*To the President and Trustees of the New Hampshire College of
Agriculture and the Mechanic Arts:*

Your treasurer respectfully submits his thirty-sixth annual report, for the year ended June 30, 1902.

He charges himself as follows:

Balance in treasury July 1, 1901 . . .	\$13.07
Income from Conant fund . . .	2,577.50
Annual state appropriation . . .	3,000.00
Special state appropriation . . .	7,500.00
Special state appropriation, building fund ($\frac{1}{2}$)	15,000.00
Interest on New Hampshire bonds . . .	4,800.00
Annual government appropriation . . .	15,000.00
Government appropriation, law of 1890 . . .	25,000.00
Rents	86.68
Interest Hamilton Smith fund . . .	400.00
Balance at college July 1, 1901 . . .	89.33
Farm, cash sales	1,024.67
Dairy, cash sales	6,422.82
Horticulture, cash sales	732.86
Bookstore, cash sales	1,278.35
United States government co-operative work	100.00
Real estate rents	9.75
Students' fees	1,038.84
Bailey prize	10.00
Miscellaneous sales	83.82
Mechanic Arts, sales	3.80
Forestry, sales	19.31
Sundry fertilizer and water analysis fees . . .	592.50
Note account	14,900.00
	<hr style="width: 20%; margin-left: 0;"/> \$99,683.30

He credits himself as follows: (See President's Report, p. 32.)

1901.

July	1.	Schedule No. 1	.	.	.	\$3,721.67
	15.	" 2	.	.	.	1,004.96
	18.	" 3	.	.	.	5,370.88
Aug.	1.	" 4	.	.	.	3,899.07
	3.	" 5	.	.	.	1,025.74
Sept.	2.	" 6	.	.	.	3,379.54
	14.	" 7	.	.	.	478.80
Oct.	1.	" 8	.	.	.	3,912.77
	1.	" 9	.	.	.	561.56
	15.	" 10	.	.	.	683.28
Nov.	1.	" 11	.	.	.	4,003.01
	15.	" 12	.	.	.	354.86
Dec.	2.	" 13	.	.	.	6,405.68
	14.	" 14	.	.	.	279.12
	16.	" 15	.	.	.	57.50

1902.

Jan.	1.	" 16	.	.	.	3,946.83
	15.	" 17	.	.	.	315.99
Feb.	1.	" 18	.	.	.	5,847.14
	15.	" 19	.	.	.	274.07
Mar.	1.	" 20	.	.	.	5,064.20
	15.	" 21	.	.	.	231.33
	15.	" 22	.	.	.	270.00
April	1.	" 23	.	.	.	4,964.09
	15.	" 24	.	.	.	427.92
	21.	" 25	.	.	.	446.40
May	1.	" 26	.	.	.	4,703.81
	1.	" 27	.	.	.	543.32
	10.	" 28	.	.	.	200.00
	15.	" 29	.	.	.	337.10
	16.	" 30	.	.	.	920.00
	24.	" 31	.	.	.	382.53

June	2.	Schedule No. 32	.	.	.	\$4,895.00
	2.	"	33	.	.	13.35
	9.	"	34	.	.	499.91
	10.	"	35	.	.	457.17
	19.	"	36	.	.	705.90
	23.	"	37	.	.	729.48
	27.	"	38	.	.	1,000.00
						<hr/> \$72,313.98
Notes paid and interest						\$17,071.10
Balance on hand July 1, 1902 :						
New agricultural building fund						10,164.00
General fund						134.22
						<hr/> \$27,369.32
						<hr/> \$99,683.30

(Signed)

WALTER M. PARKER,

Treasurer.

REPORT OF THE PRESIDENT.

Summary of Transactions from June 30, 1900, to June 30, 1901.

GROSS RECEIPTS.

Received from Walter M. Parker, treasurer . . . \$79,057.46

GROSS PAYMENTS.

Instruction	\$23,005.24
Experiment Station	15,483.36
Stock and material	4,534.19
Miscellaneous payments	36,021.60
Balance unexpended	13.07
	<hr/> \$79,057.46

CHARLES S. MURKLAND,
President.

We have examined reports, and find them correctly cast and properly vouched for.

(Signed)

ROSECRANS W. PILLSBURY.

JAMES E. SHEPARD.

January 13, 1902.

REPORT OF THE PRESIDENT.—Continued.

Date.	Schedule No.	Agriculture and Horticulture	Mechanic Arts.	English.	Mathematics.	Natural Science.	Economic Science.	Power and Service.	Miscellaneous accounts.	Experiment Station.	Total.
1900.											
July 1.	1	\$736.42	\$391.65	\$224.99	\$141.66	\$510.82	\$166.66	\$276.24	\$633.32	\$993.91	\$4,075.67
" 14.	2	800.16	889.68	46.29	12.00	411.82	24.39	1,926.41	1,209.86	682.73	6,062.73
" 16.	3	796.97	.....	.....	.....	.....	.....	.....	.....	.....	796.97
August 1.	4	1,134.83	454.13	246.65	165.86	541.37	166.66	361.55	349.77	1,153.92	4,574.74
Sept. 1.	5	1,285.24	494.17	213.32	141.66	533.80	166.66	1,376.14	724.82	956.18	5,891.99
" 15.	6	1,117.23	.....	.....	.....	.....	.....	24.75	15.00	.....	1,156.98
Oct. 1.	7	899.09	420.38	251.83	201.66	579.37	167.66	788.37	449.35	1,227.55	4,985.26
" 15.	8	383.27	.....	.....	.....	.....	.....	.....	192.80	27.00	603.07
Nov. 3.	9	1,122.69	489.24	252.32	241.66	541.02	176.98	322.88	1,351.13	1,115.62	5,613.54
" 15.	10	568.50	.....	.....	.....	.....	.....	.....	130.00	.....	698.50
" 23.	11	.....	.....	.....	.....	.....	.....	.....	464.70	21.83	486.53
Dec. 1.	12	924.54	1,046.40	265.32	221.66	900.13	178.66	794.23	1,126.13	1,139.98	6,606.05
" 15.	13	366.07	.....	.....	.....	.....	.....	.....	2.50	.....	368.57
1901.											
Jan. 1.	14	869.43	476.20	235.99	201.66	560.06	166.66	426.17	413.66	968.00	4,317.83
" 18.	15	210.58	.....	.....	.....	.....	.....	.....	80.61	83.33	374.52
" 22.	16	322.06	.....	.....	.....	.....	.....	2.75	3.12	.....	331.11
Feb. 1.	17	1,131.30	456.82	310.61	201.66	866.45	183.22	368.19	681.85	1,124.38	5,374.51
" 15.	18	559.75	.....	.....	.....	.....	.....	.....	.....	.....	559.75
March 1.	19	1,324.65	505.61	247.47	221.66	631.78	166.66	503.73	684.17	1,123.12	5,408.85
" 25.	20	359.35	.....	.....	.....	.....	.....	.....	.....	.....	359.35
April 1.	21	656.86	434.87	289.32	217.66	508.32	166.66	219.50	393.68	852.21	3,689.08
" 17.	22	339.79	.....	.....	.....	.....	.....	.....	369.90	16.80	726.49
May 1.	23	392.10	408.32	225.32	165.66	533.82	166.66	81.85	204.23	812.49	2,990.45
" 1.	24	386.99	2.00	.....	.....	46.91	.....	141.49	166.12	107.10	851.21
" 1.	25	.....	.....	.....	.....	.....	.....	.....	270.00	.....	270.00
" 18.	26	670.32	.....	28.55	.....	5.50	.....	.....	30.00	10.00	744.37
June 1.	27	487.05	425.14	312.89	165.74	551.36	166.74	193.36	451.79	1,177.82	3,936.80
" 7.	28	204.24	.....	36.94	.....	.....	.....	.....	363.89	10.81	615.88
" 26.	29	.....	.....	.....	.....	.....	.....	.....	21.00	801.16	822.16
		\$18,159.48	\$6,895.21	\$3,137.75	\$2,300.20	\$7,742.71	\$2,064.27	\$7,812.61	\$10,783.40	\$14,405.33	\$73,300.96

NOTE.—Differences between the departmental footings in the Report of the President and the departmental footings in the Report of the Purchasing Agent are due to transfers, which do not affect the total expenditures in either statement. For items in detail, see Report of the Purchasing Agent following:

REPORT OF THE PURCHASING AGENT.

CHARLES S. MURKLAND. *President.*

Sir: In accordance with your request I submit the following statement of receipts and expenditures for the fiscal year ending June 30, 1901.

Respectfully,

FREDERICK C. KEITH,

Purchasing Agent.

INCOME.

	Hatch fund.	Morrill fund.	General.	Total.
Balance July 1, 1900.	\$54.56		\$170.55	\$225.11
Income from Conant fund.			\$2,716.50	
Interest on New Hampshire bonds.			4,800.00	
Annual state appropriation.			3,000.00	
State appropriation, law 1897.			2,500.00	
Special state appropriation.			5,000.00	18,016.50
Annual government appropria- tion.	\$15,000.00			
Sundry fertilizer and water analyses.	* 428.80			15,428.80
Government appropriation, law 1890.		\$25,000.00		25,000.00
Real estate rents.			\$130.25	
Valentine Smith scholarships.			400.00	
Note account.			8,550.00	9,080.25
Balance at college July 1, 1900.	\$200.22			
Balance at college July 1, 1901.	\$9.33			
Mechanic Arts, cash sales.			\$119.89	
Creamery, cash sales.			6.68	
Farm, cash sales.			7,897.97	
Horticultural, cash sales.			701.50	
Bailey prize.			742.43	
Book sales.			40.00	
Students' fees.			535.41	
B. R. Estrada.			899.45	
C. R. Morel.			116.73	
U. S. government co-operative work.			76.74	
			200.00	11,306.80
Total income for the fiscal year	\$15,483.36	\$25,000.00	\$38,574.10	\$79,057.46

RECAPITULATION — EXPENDITURES.

Experiment station	\$15,483.36
Agricultural and Horticultural departments, Morrill and miscellaneous	6,239.99
Dairy department	8,411.28
Farm department	1,747.21
Horticultural department	1,584.48
Mechanic Arts department	6,915.06
English language department	3,134.28
Mathematical Science department	2,300.20
Chemistry department	3,038.04
Natural Science department	2,291.67
Physics department	2,415.56
Economic Science department	2,064.27
Modern language department	498.47
Curator's department	922.49
Library department	615.12
Power and service department	6,887.10
Miscellaneous accounts	8,752.38
Sundries	5,743.43
Balance in treasury	13.07
	<hr/>
	\$79,057.46

EXPENDITURES.

	Hatch fund.	Morrill fund.	General.	Total.
Salaries.....	\$9,843.57			
Labor.....	1,572.83			
Publications.....	1,144.13			
Postage and stationery.....	73.15			
Freight and express.....	69.28			
Heat, light, and water.....	989.29			
Chemical supplies.....	45.31			
Seeds, plants, and sundry sup- plies.....	343.28			
Fertilizers.....	33.88			
Library.....	196.95			
Tools, implements, and machin- ery.....	52.80			
Furniture and fixtures.....	4.68			
Scientific apparatus.....	47.09			
Traveling expenses.....	100.02			
Contingent expense.....	28.46			
Building and repairs.....	455.28			
Total expenditures from Hatch fund.....				\$15,000.00
Expenditures on Experiment Station from sundry fertilizer and water analysis fees.....	483.36			483.36
AGRICULTURAL AND HORTI- CULTURAL DEPARTMENTS.				
Apparatus.....		\$64.16	\$348.31	
Books.....		147.13		
Building and repairs.....			105.22	
Clerical work.....			5.50	
Farm improvement.....			280.27	
Freight and express.....			61.32	
Instruction.....		4,322.28		
Labor.....			309.85	
Permanent improvements.....			133.60	
Postage and stationery.....			87.46	
Sundry supplies.....			88.95	
Traveling expenses.....			285.94	
				6,239.99
CREAMERY.				
Apparatus.....			69.37	
Freight and express.....			119.78	
Labor.....			454.74	
Milk purchases.....	\$5,684.30			
Herd milk.....	1,705.65			
			7,389.95	
Repairs.....			26.14	
Stock.....			268.58	
Supplies.....			73.58	
Traveling and contingent ex- penses.....			9.14	
				8,411.28
FARM.				
Feeding stuffs.....	\$2,087.21			
By herd milk and Ex- periment Station feed.....	2,077.76			
			9.45	9.45
Carried forward.....	\$15,483.36	\$4,533.57	\$10,127.15	\$30,144.08

EXPENDITURES.—*Continued.*

	Hatch fund.	Morrill fund.	General.	Total.
<i>Brought forward</i>	\$15,483.36	\$4,533.57	\$10,127.15	\$30,144.03
FARM.— <i>Continued.</i>				
Freight and express.....			90.28	
Fertilizers.....			14.00	
Labor.....			1,273.48	
Live stock.....			63.90	
Seeds and sundry supplies.....			137.89	
Tools, implements, and machinery.....			158.21	
				1,737.76
HORTICULTURE.				
Building and repairs.....			21.83	
Feeding stuffs.....			194.08	
Freight and express.....			45.90	
Improvement.....			76.41	
Labor.....			927.04	
Seeds and sundry supplies.....			290.57	
Tools, implements, and machinery.....			28.65	
				1,584.48
MECHANIC ARTS.				
Instruction.....		4,894.65		
Books.....		165.35		
Apparatus.....		970.85	661.94	
Stock.....			222.27	
				6,915.06
ENGLISH LANGUAGE.				
Instruction.....		2,966.34		
Books.....		167.94		
				3,134.28
MATHEMATICAL SCIENCE.				
Instruction.....		2,276.00		
Books.....		24.20		
				2,300.20
CHEMISTRY.				
Instruction.....		2,625.00		
Books.....		101.03		
Apparatus.....			196.17	
Stock.....			115.84	
				3,038.04
NATURAL SCIENCE.				
Instruction.....		1,980.00		
Books.....		154.06		
Apparatus.....			120.57	
Stock.....			37.04	
				2,291.67
PHYSICAL SCIENCE.				
Instruction.....		1,442.50		
Books.....		89.34		
Apparatus.....		544.90	336.82	
Stock.....			2.00	
				2,415.56
<i>Carried forward</i>	\$15,483.36	\$22,935.73	\$15,142.04	\$53,561.13

EXPENDITURES.—*Continued.*

	Hatch fund.	Morrill fund.	General.	Total.
<i>Brought forward</i>	\$15,483.36	\$22,935.73	\$15,142.04	\$53,561.13
ECONOMIC SCIENCE AND HIS- TORY.				
Instruction.....		2,000.00		
Books.....		64.27		
				2,064.27
MODERN LANGUAGES.				
Instruction.....			498.47	498.47
CURATOR'S DEPARTMENT.				
Expense.....			8.16	
Janitor work.....			697.50	
Stock.....			216.83	
				922.49
LIBRARY.				
Books.....			57.77	
Clerical work.....			248.93	
Furniture and fixtures.....			305.92	
Sundry supplies.....			2.50	
				615.12
POWER AND SERVICE DEPART- MENT.				
Apparatus.....			91.73	
Coal.....			1,740.98	
Extension.....			236.18	
Labor.....			2,985.15	
New repairs.....			1,217.30	
Repairs.....			85.56	
Stock.....			525.65	
Tools.....			4.55	
				6,887.10
MISCELLANEOUS ACCOUNTS.				
Athletic appropriation.....			200.00	
Bailey prize.....			10.00	
Books, stock.....			900.37	
Buildings and repairs.....			529.57	
Chapel expense.....			35.00	
Clerical work.....			104.82	
Commencement expenses.....			281.96	
Conant scholarships .. \$2,956.25				
Tuition and fees .. 2,493.75				
Conant payments.....			462.50	
Contingent expenses.....			163.47	
Dairy, state inspection.....			.57	
E. Mason memorial prize.....			3.33	
B. R. Estrada.....			114.77	
Freight and express.....			935.56	
Furniture and fixtures.....			114.55	
Government, co-operative work.....			26.30	
Insurance premiums.....			299.28	
Military sundries.....			95.69	
C. R. Morel.....			100.17	
Permanent improvements.....			74.29	
Postage and stationery.....			250.28	
President's and secretary's sal- aries.....			1,838.06	
				6,540.54
<i>Carried forward</i>	\$15,483.36	\$25,000.00	\$30,605.76	\$71,089.12

EXPENDITURES.— *Continued.*

	Hatch fund.	Morrill fund.	General.	Total.
<i>Brought forward</i>	\$15,483.36	\$25,000.00	\$30,605.76	\$71,089.12
MISCELLANEOUS ACCOUNTS.— <i>Continued.</i>				
Printing			823.32	
Real estate purchases.....			131.00	
Real estate rents			103.20	
Smith scholarships	\$312.50			
Tuition and fees	187.50			
V. Smith payments			125.00	
Smyth book fund.....			15.75	
Smyth prizes			100.00	
Students' fees			22.50	
Traveling expenses			228.62	
Trustees' expenses			662.45	
SUNDRIES.				
Notes paid with interest			5,740.42	
Express paid by treasurer.....			.16	
Treasurer paid for indorsement stamp .....			.85	
Treasurer paid for box for filing schedules			2.00	
Excess of receipts over expendi- tures			13.07	
				7,968.34
Total	\$15,483.36	\$25,000.00	\$38,574.10	\$79,057.46

Balance as per Treasurer's Report June 30, 1901, \$13.07.
See page 19.

The above report, covering the financial transactions for the fiscal year ending June 30, 1901, is respectfully submitted.

CHARLES S. MURKLAND,
President.

REPORT OF THE PRESIDENT.

Summary of Transactions from June 30, 1901, to June 30, 1902.

GROSS RECEIPTS.

Received from Walter M. Parker, treasurer . . . \$99,683.30

GROSS PAYMENTS.

Instruction	\$23,193.77	
Experiment Station	15,592.50	
Stock and material	3,597.16	
Miscellaneous payments	47,001.65	
Balance unexpended { Building fund	10,164.00	
{ General fund	134.22	
	<hr/>	\$99,683.30

CHARLES S. MURKLAND,

President.

We have examined reports, and find them correctly cast and properly vouched for.

(Signed) .

ROSECRANS W. PILLSBURY.

JAMES E. SHEPARD.

October 15, 1902.

REPORT OF THE PURCHASING AGENT.

CHARLES S. MURKLAND, *President.*

Sir: In accordance with your request I submit the following statement of receipts and expenditures for the fiscal year ending June 30, 1902.

Respectfully,

FREDERICK C. KEITH,

Purchasing Agent.

INCOME.

	Hatch fund.	Morrill fund.	General.	Total.
Balance July 1, 1902			\$13.07	\$13.07
Income from Conant fund..			2,577.50	
Interest on state bonds.			4,800.00	
Annual state appropriation			3,000.00	
State appropriation, law				
1897.....			2,500.00	
Special state appropriation.			5,000.00	
State appropriation, build-				
ing fund ($\frac{1}{2}$).....			15,000.00	
Annual government appro-				
priation.....	\$15,000.00			
Sundry fertilizer and water				
analyses.....	592.50			15,592.50
Government appropriation,				
law 1890.....		\$25,000.00		25,000.00
Real estate committee, L.				
Thompson, treasurer.....			86.68	
Interest H. Smith fund.....			400.00	
Balance on hand at college,				
July 1, 1901.....			89.33	
Note account.....			14,900.00	
Farin, cash sales.....			1,024.67	
Creamery, cash sales.....			6,422.82	
Horticulture, cash sales.....			732.86	
Book store sales.....			1,278.35	
U. S. government co-opera-				
tive work.....			100.00	
Real estate, rents.....			9.75	
Students' fees.....			1,033.84	
Bailey prize.....			10.00	
Miscellaneous sales.....			83.82	
Mechanic Arts, sales.....			3.80	
Forestry sales.....			19.31	
				59,077.73
Total income for the fiscal				
year.....	\$15,592.50	\$25,000.00	\$59,090.80	\$99,683.30

RECAPITULATION—EXPENDITURES.

Experiment Station	\$15,592.50	
Agricultural departments, Morrill and miscellaneous	2,108.70	
Dairy department	7,824.41	
Farm department	2,045.20	
Horticultural department	3,026.13	
Mechanic Arts department	6,036.50	
Power and service department	5,186.17	
Electrical Engineering department	1,598.69	
English language department	3,319.39	
Mathematical Science department	2,125.39	
Chemistry department	3,404.08	
Zoölogy department	1,804.67	
Botany department	513.16	
Physical Science department	1,102.43	
Economic Science department	2,087.57	
Modern language department	544.32	
Library	283.00	
Secretary of faculty	75.80	
New agricultural building	4,836.00	
Military department	133.91	
Curator's department	583.31	
Miscellaneous accounts	8,082.65	
Notes paid and interest	17,071.10	
Balance in treasury, building fund	\$10,164.00	
Balance in treasury, general funds	134.22	10,298.22
		<hr/>
		\$99,683.30

EXPENDITURES.

	Hatch fund.	Morrill fund.	General.	Depart- ment Total.	Total.
Salaries	\$9,010.39				
Labor	1,825.13				
Publications	1,329.35				
Postage and stationery	95.21				
Freight and express	92.00				
Heat, light and water	583.37				
Chemical supplies	102.49				
Seeds, plants, and sundries	378.59				
Fertilizers	186.90				
Feeding stuffs	7.00				
Library	253.86				
Tools, implements, etc.	153.93				
Furniture and fixtures	351.65				
Scientific apparatus	286.73				
Traveling expenses	293.79				
Contingent expenses	20.60				
Buildings and repairs	29.01				
				\$15,000.00	
Expenditures from sundry fertil- izer and water analysis fees, on Experiment Station.	592.50			592.50	
Total expenditure from Sta- tion funds					\$15,592.50
AGRICULTURAL DEPART- MENTS.					
Apparatus		\$49.08			
Books		26.80			
Instruction		1,449.14			
Stock		38.07			
Veterinary science instruction.		422.54			
Building and repairs			\$11.38		
Freight and express			13.28		
Printing			35.92		
Postage and stationery			31.75		
Traveling expenses			30.74		
				2,108.70	
DAIRY DEPARTMENT.					
Instruction		1,597.27			
Apparatus		175.13			
Traveling expenses			4.00		
Freight and express			50.82		
Labor			97.30		
Milk purchases			5,618.46		
Repairs			14.28		
Stock			129.38		
Supplies			65.42		
Postage and stationery			37.35		
Printing			35.00		
				7,824.41	
FARM DEPARTMENT.					
Feeding stuffs	\$1,658.65				
By Creamery milk	1,608.34				
			50.31		
Fertilizers			36.95		
Freight and express			27.17		
Improvement			61.03		
Labor			1,257.04		
Live stock			18.00		
Seeds and sundry supplies			315.15		
Tools, implements and ma- chinery			279.55		
				2,045.20	
Carried forward	\$15,592.50	\$3,758.03	\$8,220.28	\$27,570.81	\$15,592.50

EXPENDITURES.— *Continued.*

	Hatch fund.	Morrill fund.	General.	Department total.	Total.
<i>Brought forward</i>	\$15,592.50	\$3,758.03	\$8,220.28	\$27,570.81	\$15,592.50
HORTICULTURAL DEPARTMENT.					
Instruction		826.66			
Books		32.80			
Apparatus		30.55			
Buildings and repairs			118.59		
Feeding stuffs			90.00		
Live stock			29.00		
Freight and express			27.68		
Labor			430.18		
Improvement			119.83		
Postage and stationery			17.43		
Seeds and sundry supplies			128.69		
Tools, implements, and machinery			146.17		
Traveling expenses			25.67		
Fertilizers			233.80		
Heat, light and water			559.98		
Forestry, labor			203.60		
" tools			5.50		
				3,026.13	
Total expenditure from Agricultural departments					15,004.44
MECHANIC ARTS DEPARTMENT.					
Mechanical engineering instruction		2,000.00			
Shop-work instruction		1,900.00			
Mechanical drawing instruction		1,350.00			
Books		97.99			
Apparatus		86.22	137.95		
Stock		87.94	278.05		
Freight and express			23.38		
Postage and stationery			16.35		
Traveling expenses			28.16		
Buildings and repairs			30.46		
				6,036.50	
POWER AND SERVICE DEPARTMENT.					
Apparatus			12.25		
Coal			2,502.18		
Freight and express			23.72		
Labor			1,877.00		
New repairs			33.25		
Repairs			124.79		
Stock and supplies			612.98		
				5,186.17	
ELECTRICAL ENGINEERING DEPARTMENT.					
Instruction		650.00			
Books		48.20			
Apparatus		536.80	363.69		
				1,598.69	
Total expenditure from Mechanic Arts department					\$12,821.36
<i>Carried forward</i>	\$15,592.50	\$11,405.19	\$16,420.61	\$43,418.30	\$43,418.30

EXPENDITURES.— *Continued.*

	Hatch fund.	Morrill fund.	General.	Depart- ment total.	Total.
<i>Brought forward</i>	\$15,592.50	\$11,405.19	\$16,420.61	\$43,418.30	\$43,418.30
ENGLISH LANGUAGE DE- PARTMENT.					
Instruction		3,113.15			
Books		206.24			
				3,319.39	
Total expenditure from Eng- lish Language department ..					3,319.39
MATHEMATICAL SCIENCE DEPARTMENT.					
Instruction		1,706.00			
Bookkeeping instruction		300.00			
Postage and stationery .....			.55		
Furniture and fixtures			118.13		
Freight and express .....			.71		
				2,125.39	
Total expenditure from Ma- thematical Science depart- ment					2,125.39
NATURAL SCIENCE DEPART- MENT.					
<i>Chemistry.</i>					
Instruction		2,625.01			
Books		170.53			
Apparatus		157.30	22.89		
Stock		19.69	230.56		
Freight and express			12.10		
Repairs			5.48		
Postage and stationery			23.60		
Traveling expenses			136.92		
				3,404.08	
<i>Zoölogy Department.</i>					
Instruction		1,500.00			
Books		90.21			
Apparatus		97.38	43.07		
Stock		4.15	32.62		
Freight and express			10.01		
Traveling expenses			27.23		
				1,804.67	
<i>Botany Department.</i>					
Instruction		480.00			
Books		21.17			
Apparatus			6.84		
Stock		4.15	1.00		
				513.16	
<i>Physical Science Department.</i>					
Instruction		664.00			
Books		8.30			
Apparatus		337.26	56.20		
Stock		2.70			
Freight and express			18.52		
Postage and stationery			15.45		
				1,102.43	
Total expenditure from Nat- ural Science department					6,824.34
<i>Carried forward</i>	\$15,592.50	\$22,912.43	\$17,182.49	\$55,687.42	\$55,687.42

EXPENDITURES.— *Continued.*

	Hatch fund.	Morrill fund.	General.	Depart- ment total.	Total.
<i>Brought forward</i>	\$15,592.50	\$22,912.43	\$17,182.49	\$55,687.42	\$55,687.42
ECONOMIC SCIENCE DE- PARTMENT.					
Instruction		2,000.00			
Books		87.57			
				2,087.57	
Total expenditure from Eco- nomic Science department...					2,087.57
MODERN LANGUAGE DE- PARTMENT.					
Instruction			540.00		
Books			1.86		
Postage and stationery			2.46		
				544.32	
Total expenditure from Mod- ern Language department...					544.32
LIBRARY.					
Books			23.46		
Clerical work			215.75		
Freight and express			18.12		
Postage and stationery			17.02		
Sundry supplies			8.65		
				283.00	
Total expenditure from Li- brary department					283.00
SECRETARY OF FACULTY.					
Postage and stationery			31.05		
Freight and express .....			.75		
Printing			44.00		
				75.80	
Total expenditure from Secre- tary of Faculty					75.80
NEW AGRICULTURAL BUILDING.					
Contingent			3.55		
Building committee			99.70		
Lumber			1,525.65		
Mason work, excavating and grading			1,141.47		
Heating			1,090.27		
Lighting			75.36		
Architect's services			900.00		
				4,836.00	
Total expenditure from New Building fund					4,836.00
MILITARY DEPARTMENT.					
Instruction			70.00		
Sundries			57.91		
Books			6.00		
				133.91	
Total expenditure from Mili- tary department					133.91
<i>Carried forward</i>	\$15,592.50	\$25,000.00	\$23,055.52	\$63,648.02	\$63,648.02

EXPENDITURES.-- *Continued.*

	Hatch fund.	Morrill fund.	General.	Depart- ment total.	Total.
<i>Brought forward</i>	\$15,592.50	\$25,000.00	\$23,055.52	\$63,648.02	\$63,648.02
CURATOR'S DEPARTMENT.					
Expense.....			6.06		
Labor			519.65		
Stock.....			57.60		
				583.31	
Total expenditure from Cura- tor's department					583.31
MISCELLANEOUS ACCOUNTS.					
Advertising			207.86		
Athletic appropriation.....			200.00		
"sundries.....			8.08		
Bailey prize.....			10.00		
Book store			1,198.28		
Buildings and repairs.....			521.69		
Chapel expense.....			70.00		
Clerical work			39.63		
Commencement expense.....			330.06		
Conant scholarships... \$2,962.50					
Tuition and fees..... 2,625.00					
Conant payments			337.50		
Contingent expense.....			66.72		
Dairy state inspection			21.30		
Freight and express.....			115.53		
Furniture and fixtures			162.28		
Government co-operative work.			75.90		
Fire insurance premiums.....			1,239.94		
E. Mason Memorial prize.....			3.33		
Permanent improvements.....			13.33		
Postage and stationery.....			307.76		
President's and secretary's salaries			1,465.24		
Printing.....			62.70		
V. Smith scholarships... \$500.00					
Tuition and fees..... 300.00					
V. Smith payments			200.00		
Smyth book fund			33.76		
Smyth prizes			70.00		
Students' fees.....			82.50		
Traveling expenses			102.65		
Trustees' expenses.....			565.66		
Reservoir repairs.....			570.95		
				8,082.65	
Total expenditure from Mis- cellaneous accounts.....					8,082.65
SUNDRIES.					
Notes paid and interest.....			17,071.10		
Excess of receipts over expen- ditures: Building fund			10,164.00		
General funds.....			134.22		
				27,369.32	
Total expenditure for Sun- dries					27,369.32
	\$15,592.50	\$25,000.00	\$59,990.80	\$99,683.30	\$99,683.30

SUPPLEMENTARY STATEMENT OF EXPENDITURES FROM
BUILDING FUND.

INCOME.	EXPENDITURES.
Received from state treasurer (1/2 of appropriation) \$15,000.00	Contingent expenses..... \$3.55
	Building committee..... 99.70
	Lumber.... 1,525.65
	Mason work, excavating and grading..... 1,141.47
	Heating..... 1,090.27
	Lighting..... 75.36
	Architect's services..... 900.00
	Balance in treasury..... 10,164.00
<hr/> \$15,000.00	<hr/> \$15,000.00

Balance as per Treasurer's Report, June 30, 1902 (see page 22) :

Building fund	\$10,164.00
General funds	134.22
	<hr/>
	\$10,298.22

The above report, covering the financial transactions for the fiscal year ending June 30, 1902, is respectfully submitted.

CHARLES S. MURKLAND,

President.

PRESIDENT'S GOVERNMENT REPORT.

THE NEW HAMPSHIRE COLLEGE OF AGRICULTURE AND THE MECHANIC ARTS.

DURHAM, N. H., September 1, 1901.

Report of the president to the secretary of agriculture and the secretary of the interior, as required by act of congress of April 30, 1890, in aid of colleges of agriculture and the mechanic arts.

I. CONDITION AND PROGRESS OF THE INSTITUTION FOR THE YEAR ENDED JUNE 30, 1901, ESPECIALLY —

1. Changes in course or methods of instruction.

2. Purpose, structural character, and cost of new buildings or additions to buildings.

No important change in the courses or methods of instruction has been made.

At a recent session of the legislature an appropriation of thirty thousand dollars was made for a building devoted to the uses of the agriculture and horticulture departments. This amount is not adequate, and work has not begun upon the building.

II. RECEIPTS FOR AND DURING THE YEAR ENDED JUNE 30, 1901.

1. Balance on hand July 1, 1900, over and above
all indebtedness (excluding funded debt, if
any) \$225.11
2. State aid:
 - (a) Income from endowment granted by state
 - (b) Appropriation for current expenses 8,000.00
 - (c) Appropriations for building or for other special
purposes 2,500.00

3. Federal aid :

(a) Income from land grant, act of July 2, 1862	\$4,800.00
(b) For experiment stations, act of March 2, 1887	15,000.00
(c) Additional endowment, act of August 30, 1890	25,000.00
4. Fees and all other sources	23,532.35
	<hr/>
Total	\$79,057.46

III. EXPENDITURES FOR AND DURING THE YEAR ENDED JUNE 30, 1901.

(Not necessarily a balance sheet as compared with Division II above.)

1. Instruction in the subjects specified in section 1, act of August 30, 1890	\$27,041.87
2. Instruction in all other subjects, if any, not mentioned in question 1 of this series; administrative expenses (president's, secretary's, treasurer's, librarian's salaries, clerical service, fuel, light, etc.)	36,519.16
3. Experiment Station	15,483.36
	<hr/>
Total	\$79,044.39

IV. PROPERTY YEAR ENDED JUNE 30, 1901.

Value of buildings, \$84,016.24; of other equipment, \$49,220. Total number of acres, 343; acres under cultivation, 100; acres used for experiments, 70; value of farm lands, \$20,500; amount of all endowment funds, \$42,500. Number of bound volumes, June 30, 1901, 8,800; pamphlets, 5,700.

V. FACULTY DURING THE YEAR ENDED JUNE 30, 1901.

1. College of Agriculture and Mechanic Arts :	
	Males.
Preparatory classes	6
College and special classes	25
Total, counting none twice	27
2. Number of staff of Experiment Station	15

VI. STUDENTS DURING THE YEAR ENDED JUNE 30, 1901.

	Males.	Females.
Preparatory classes	12	1
Collegiate and special classes	113	11
Post-graduate courses	1	1
	—	—
Total, counting none twice	126	13

1. Number of students that pursued courses in agriculture, 46; mechanical and electrical engineering, 31; military tactics, 85. (It is not expected that the sum of the figures will equal the number of students given above.)
2. What degrees and how many of each kind were conferred in 1900-01?
On men, 11 B. S.; 1 D. Sc.
On women, 2 B. S.
3. What and how many honorary degrees were conferred in 1900-01?
4 M. Sc.; 1 Ph. D

CHARLES S. MURKLAND,

President.

September 1, 1901.

PRESIDENT'S GOVERNMENT REPORT.

THE NEW HAMPSHIRE COLLEGE OF AGRICULTURE AND THE MECHANIC ARTS.

DURHAM, N. H., August, 1902.

Report of the president to the secretary of agriculture and the secretary of the interior, as required by act of congress of April 30, 1890, in aid of colleges of agriculture and the mechanic arts.

I. CONDITION AND PROGRESS OF THE INSTITUTION FOR THE YEAR ENDED JUNE 30, 1902, ESPECIALLY —

1. Changes in course or methods of instruction.

2. Purpose, structural character, and cost of new buildings, or additions to buildings.

January 1, 1902, Prof. William D. Gibbs entered upon the duties of professor of agriculture and director of the Experiment Station.

A course of lectures upon the "Diseases of Animals and their Treatment" has been added to the courses formerly given in agriculture.

A building to cost thirty thousand dollars is in process of building, and will be devoted to the uses of the departments of agriculture and horticulture. For this purpose a special appropriation of thirty thousand dollars was made by the legislature of 1901.

II. RECEIPTS FOR AND DURING THE YEAR ENDED JUNE 30, 1902.

1. State aid :

(a) Appropriation for current expenses . . .	\$8,000.00
(b) Appropriation for building or other special purposes	17,500.00

2. Federal aid :

(a) Income from land grant, act of July 2, 1862	\$4,800.00
(b) Additional endowment, act of August 30, 1890	25,000.00
(c) For experiment stations, act of March 2, 1887	15,000.00
3. Fees and all other sources	29,383.30
Total	<u>\$99,683.30</u>

III. EXPENDITURES FOR AND DURING THE YEAR ENDED JUNE 30, 1902.

(Not necessarily a balance sheet as compared with Division II above.)

1. Instruction in the subjects specified in section 1, act of August 30, 1890	\$26,072.87
2. Instruction in all other subjects, if any, not men- tioned in question 1 of this series; adminis- trative expenses (president's, secretary's, treasurer's, librarian's salaries, clerical ser- vice, fuel, light, etc.)	47,719.71
3. Experiment Station	15,592.50
Total	<u>\$89,385.08</u>

IV. PROPERTY YEAR ENDED JUNE 30, 1902.

Value of buildings, \$84,016.24; of other equipment, \$51,167. Total number of acres, 343; acres under cultivation, 100; acres used for experiments, 15; value of farm lands, \$20,500; amount of all endowment funds, \$42,500. Number of bound volumes, June 30, 1902, 9,435; pamphlets, 6,500.

V. FACULTY DURING THE YEAR ENDED JUNE 30, 1902.

1. College of Agriculture and Mechanic Arts :

	Males.
Preparatory classes	0
College and special classes	19
Total, counting none twice	19
2. Number of staff of Experiment Station	16

VI. STUDENTS DURING THE YEAR ENDED JUNE 30, 1902.

	Males.	Females.
Preparatory classes	0	0
Collegiate and special classes	127	4
Post-graduate courses	0	0
Short, or special courses	43	0
	<hr/>	<hr/>
Total, counting none twice	127	4

1. Number of students that pursued courses in agriculture, 51 ; mechanical and electrical engineering, 41 ; military tactics, 86. (It is not expected that the sum of the figures will equal the number of students given above.)
2. What degrees and how many of each kind were conferred in 1901-1902 ?
On men, 8 B. S. ; 1 M. S. ; 9.
On women, 1 B. S. ; 1.
3. What and how many honorary degrees were conferred in 1901-1902 ?
M. S. 6.

CHARLES S. MURKLAND,

President.

August 1, 1902.

CATALOGUE.

CALENDAR.

1902.

1903.

1904.

JULY.							OCTOBER.						
5	6	7	8	9	10	11	5	6	7	8	9	10	11
12	13	14	15	16	17	18	12	13	14	15	16	17	18
19	20	21	22	23	24	25	19	20	21	22	23	24	25
26	27	28	29	30	31		26	27	28	29	30	31	

JANUARY.							JULY.						
5	6	7	8	9	10	11	5	6	7	8	9	10	11
12	13	14	15	16	17	18	12	13	14	15	16	17	18
19	20	21	22	23	24	25	19	20	21	22	23	24	25
26	27	28	29	30	31		26	27	28	29	30	31	

JANUARY.							FEBRUARY.						
5	6	7	8	9	10	11	1	2	3	4	5	6	7
12	13	14	15	16	17	18	8	9	10	11	12	13	14
19	20	21	22	23	24	25	15	16	17	18	19	20	21
26	27	28	29	30	31		22	23	24	25	26	27	28

JANUARY.							FEBRUARY.						
5	6	7	8	9	10	11	1	2	3	4	5	6	7
12	13	14	15	16	17	18	8	9	10	11	12	13	14
19	20	21	22	23	24	25	15	16	17	18	19	20	21
26	27	28	29	30	31		22	23	24	25	26	27	28

JANUARY.							FEBRUARY.						
5	6	7	8	9	10	11	1	2	3	4	5	6	7
12	13	14	15	16	17	18	8	9	10	11	12	13	14
19	20	21	22	23	24	25	15	16	17	18	19	20	21
26	27	28	29	30	31		22	23	24	25	26	27	28

JANUARY.							FEBRUARY.						
5	6	7	8	9	10	11	1	2	3	4	5	6	7
12	13	14	15	16	17	18	8	9	10	11	12	13	14
19	20	21	22	23	24	25	15	16	17	18	19	20	21
26	27	28	29	30	31		22	23	24	25	26	27	28

COLLEGE CALENDAR.

1902.

- Sept. 2-3. Examinations for admission begin Tuesday, at 9 A. M.
- Sept. 4. Regular college exercises begin Thursday, at 10 A. M.
- Oct. 8. Stated meeting of Trustees.
- Nov. 27. Thanksgiving recess.
- Dec. 19. First term ends Friday night.

WINTER VACATION.

1903.

- Jan. 6. Second term begins Tuesday, at 10 A. M.
- Jan. 14. Stated meeting of Trustees.
- March 13. Second term ends Friday night.

SPRING VACATION.

- March 24. Third term begins Tuesday, at 10 A. M.
- April 8. Stated meeting of Trustees.
- May 30. Memorial day.
- May 31. Baccalaureate Sermon, Sunday.
- June 1-2. Examinations for admission begin Monday, at 9 A. M.
- June 1. Prize Drill, Monday evening.
- June 2. Annual examinations close Tuesday noon.
- June 2. Stated meeting of Trustees.
- June 2. Smyth Prize Reading and Speaking, Tuesday evening.
- June 3. Commencement day, Wednesday.

SUMMER VACATION.

- Sept. 1-2. Examinations for admission begin Tuesday, at 9 A. M.
- Sept. 3. Regular college exercises begin Thursday, at 10 A. M.
- Oct. 14. Stated meeting of Trustees.
- Nov. 26. Thanksgiving recess.
- Dec. 18. First term ends Friday night.

1904.

- Jan. 5. Second term begins Tuesday, at 10 A. M.

BOARD OF TRUSTEES.

HON. GEORGE A. WASON, New Boston, *President*.

HIS EXCELLENCY GOV. CHESTER B. JORDAN, M. S.,
LL. D., *ex officio*.

PRES. CHARLES S. MURKLAND, Durham, *ex officio*.

CHARLES W. STONE, A. M., East Andover.

HON. LUCIEN THOMPSON, Durham, *Secretary*.

HON. JOHN G. TALLANT, Pembroke.

FREDERICK P. COMINGS, B. S., Lee.

GEORGE B. WILLIAMS, Walpole.

HON. WARREN BROWN, Hampton Falls.

ROSECRANS W. PILLSBURY, Londonderry.

HON. RICHARD M. SCAMMON, Stratham.

JAMES E. SHEPARD, New London.

WALTER DREW, Colebrook.

GEORGE B. CHANDLER, Manchester.

HON. WALTER M. PARKER, A. B., Manchester,

Treasurer.

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for completing and furnishing the buildings. Accordingly in 1893 the college was moved from its first home at Hanover to its present location at Durham.

The general government of the college is vested in a board of thirteen trustees. The governor of the state and the president of the college are trustees *ex officio*; the alumni of the college elect one trustee; and all other trustees are appointed by the governor of the state, with the advice and consent of the council.

The college is executing the trust reposed in it by giving instruction in the various courses described in this catalogue, which are included under the prescribed heads of "agriculture" and "the mechanic arts."

¹ The income for the current year is from the following sources: From the federal land grant of 1862, \$4,800; from the federal government under the act of 1887, \$15,000, to be applied only for use of the Agricultural Experiment Station; from the same source under the act of 1890, \$25,000; and from the state, \$10,500; and from various other sources, about \$5,000.

At the last session of the legislature the sum of \$30,000 was appropriated for the erection and equipment of a new building for the agricultural and horticultural departments. This building is nearly ready for occupancy, and is notably solid and substantial, thoroughly built and equipped, so far as it has been completed.

GENERAL INFORMATION.

The New Hampshire College of Agriculture and the Mechanic Arts is a part of the public school system of the state. It stands, in its agricultural, mechanical engineering, electrical engineering, technical chemistry, and general scientific courses, in the same relation to the high schools that the high schools stand to the grammar schools, and that these in turn stand to the elementary schools. In other words, it is a continuation of the grades of the public school system of the state, with special reference to the industrial pursuits, and, in the courses that are provided as described elsewhere in this catalogue, it aims to give a practical training that shall fit the student to deal with the problems of life.

TUITION.

The tuition fee is \$60 per year, although numerous scholarships give free tuition to many New Hampshire students.

SCHOLARSHIPS.

There are twenty-five Conant scholarships, each paying \$40 and tuition, \$60,—total, \$100. These are to be assigned under the following conditions:

1. They are to be given to young men taking an agricultural course.
2. Each town in Cheshire county is entitled to one scholarship, and Jaffrey is entitled to two.
3. Scholarships not taken by students from Cheshire county, and those in excess of the number of towns, are to be assigned to agricultural students at the discretion of the faculty.

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There are twenty-four senatorial scholarships,—one for each senatorial district. Each scholarship is to pay tuition, \$60. Senatorial scholarships not filled can be assigned to students from other localities at the discretion of the faculty; they are open to students in all courses.

Early application should be made for these scholarships. They will be reserved for those respective towns and districts until August 1 of each year, after which they may be otherwise assigned for the year.

These scholarships are given for the purpose of aiding deserving students, and will be withdrawn from those who use tobacco or intoxicating liquors, or show themselves not deserving. Janitorships, work on the farm, etc., also furnish assistance to a considerable extent.

Through the generosity of the late Mr. Hamilton Smith, of Durham, the sum of \$10,000 has been given to the college to establish the Valentine Smith scholarships.

“The income thus accruing to the college shall be given to the graduate of an approved high school or academy who shall, upon examination, be judged to have the most thorough preparation for admission to the college; *provided*,

“That this income shall be paid to the student to whom it is awarded, in eight semi-annual payments, at the time appointed for the payment of term bills; and,

“That if the student receiving this scholarship shall at any time prove unworthy, in the judgment of the faculty, by reason of defective scholarship or character, he shall forfeit his claim to the student most deserving; and,

“That if the student receiving this scholarship shall cease to be a member of the college, the income from this fund, for the unexpired term, shall be awarded to the student most deserving, in character and scholarship.”

These scholarships, yielding \$500 each, became available to those applying for examination in 1898, and to one student in each succeeding class.

Competitive examinations for this scholarship will be held at the college at the time of the entrance examinations in September, and at no other time.

PRIZES.

I. *The Smyth Prizes*.—Through the generosity of the late ex-Governor Frederick Smyth, the following prizes have been offered: to the members of the senior and junior classes, two prizes, one of twenty dollars and the other of ten, for the best essays on subjects connected with agriculture or the mechanic arts; also three prizes, one of twenty, one of fifteen, and one of ten dollars, for excellence in oratory. To the members of the sophomore and freshman classes, two prizes for reading, one of fifteen and one of ten dollars. Since the death of ex-Governor Smyth the prizes have been continued by Mrs. Marion C. Smyth.

II. *Bailey Prize*.—Dr. C. H. Bailey, of Gardner, Mass., and E. A. Bailey, B. S., of Keene, N. H., offer a prize of ten dollars for proficiency in chemistry.

III. *Erskine Mason Memorial Prize*.—Mrs. Erskine Mason, of Stamford, Conn., has invested one hundred dollars as a memorial of her son, a member of the class of 1893, the income of which is to be given, for the present, to that member of the senior class who has made the greatest improvement during his course.

ESTIMATE ON EXPENSES.

Tuition	Free	\$60.00
Text-books	\$10.00 to	20.00
Fees*	15.00	15.00
Room rent, including fuel	18.00 to	40.00
Board, \$3 to \$3.50 per week, for thirty-five weeks	105.00 to	122.50
Total	\$148.00	\$257.50

Room rent is estimated on the supposition that two students occupy the same room or suite of rooms.

* Including all charges commonly considered for extras, except those for breakage and damage to college property.

Rooms may be obtained either furnished or unfurnished. Most of the rooms are in suites, and are in buildings provided with heating apparatus and bath-rooms.

The college has no rooms for students.

For further information, address New Hampshire College, Durham, New Hampshire.

COURSES FOR WOMEN.

Women attending the college may elect any course laid down in the curriculum, subject to the conditions prescribed for all students. They may omit manual labor on the farm and in the shop, and substitute other studies.

The general course, with its electives, is specially prepared for women, and is so planned that special courses may be arranged in literature, languages, history, philosophy, drawing, biology, and manual training.

The courses in agriculture and chemistry afford opportunities for the study of the natural sciences, and the engineering courses offer exceptional advantages in mathematics and physics.

POST-GRADUATE STUDY.

The college offers opportunities for post-graduate study in agriculture, biology, chemistry, and engineering.

After the satisfactory completion of an appropriate amount of post-graduate work, advanced degrees will be given.

SPECIAL STUDENTS.

Any person of mature years may be admitted as a special student, by vote of the faculty, upon presenting satisfactory evidence of ability to complete the desired course of study.

ATTENDANCE.

All regular students are required to attend chapel and rhetorical exercises, and to register for the required number of exercises per week; all male students are required to attend military drill.

TERM BILLS.

Tuition and fees are payable in advance, in two equal installments: one on the first day of the fall term, and the other on the first day of the winter term, of each year.

ELECTION OF STUDIES.

Every student must, on the Saturday before the last in each term, notify in writing the secretary of the faculty of his elections for the term following. Any student who, having made his elections, desires to change, shall make application to the faculty in writing, with a statement in full of his reasons.

Any student who fails to fill out his elective slip on or before the date mentioned, must pay a fine of one dollar before he can be registered for the studies of the next term, unless he has previously obtained from the secretary of the faculty a written excuse for delay.

No student shall be registered in any class until he has completed three fourths of the work of the preceding year, and all the work required up to the beginning of that year.

SUNDAY SERVICES.

On Sunday the college chapel exercises are held at five o'clock in the afternoon. At this vesper service the president of the college usually gives a talk upon some topic of vital interest to the higher life of the student body.

Although the only church in Durham is nominally Congregational, it is attended by citizens of all denominations, and sectarian lines are never drawn. It is conveniently situated, and with its regular services, its Sunday-school, prayer-meetings, and young people's meetings, it offers ample opportunity for religious observance.

SITUATION AND RAILROAD CONNECTIONS.

Durham is situated on the Western division of the Boston & Maine railroad, sixty-two miles from Boston, and about midway between Rockingham Junction and the city of Dover, being five miles from the latter place.

BUILDINGS.

THOMPSON HALL.

Thompson Hall, the main college building, has a length of 128 feet, exclusive of a *porte-cochère* 40 feet long, and a width of 93 feet in the widest part. It is built of granite and brick, and has three stories besides the basement.

The basement contains an armory, a locker room for athletic purposes, a shower-bath, a blower-room, with apparatus for controlling the heating and ventilation of the building, a soil physics laboratory, a lavatory, and rooms used for storage.

One half of the first floor is devoted to the library, which is provided with a large, well-lighted reading-room for papers and magazines, a reference room for special work, a librarian's room, a delivery-room, and shelf space for fifty thousand volumes. The remainder of the first floor is used for offices, recitation rooms for mathematics and history, and a waiting room for women.

On the second floor are more offices, the botanical and zoölogical laboratories, the drafting-room, and recitation rooms for biology, mechanical engineering, agriculture, philosophy, and modern languages.

On the third floor is the large hall used as an auditorium, two literary society rooms, and the bell-boy's room.

The building is lighted by gas and electricity, and provided with the most approved system of heating and ventilation.

CONANT HALL.

[Chemical and Physical Laboratories.]

Conant Hall contains the laboratories and lecture rooms for instruction in chemistry, physics, and electrical engineering. It is a substantial brick building, 92 x 70 feet, and three stories high, including the basement. It is heated by

steam brought from the shops, lighted by gas and electricity, and provided with a system of thorough ventilation. Water, gas, high pressure steam, hydrogen, oxygen, vacuum and blast are supplied through pipes wherever needed, and the lecture rooms in addition have switches controlling both dynamo and battery currents, and arrangements for stereopticon illustration.

The basement contains a small workshop, the battery, photometer, photographic, and comparator rooms, a clock room protected by double walls against changes in temperature, an acid room, and a water and gas laboratory provided with the necessary fixtures and appliances.

The first floor, with the exception of one room, is occupied by the physics department. It contains the mineralogical laboratory, which is provided with tile-covered desks and other facilities for blowpipe analysis; the junior physical laboratory; an apparatus room; a reading and reference room for physical and electrical books and periodicals; an electrical laboratory, from the neighborhood of which masses of iron have been excluded, so that magnetic measurements can be made with a good degree of accuracy; and the physical lecture room, which is provided with all necessary conveniences, as before mentioned. For optical experiments, the room can be darkened by means of special window-shutters, operated from one of the lecture desks. A stone pier between the two desks makes it possible to use delicate instruments.

The second floor is given up entirely to the chemical department. It contains storerooms, an organic laboratory, a qualitative laboratory, a private laboratory, a dark room for polariscopic and spectroscopic work, a lecture room provided with facilities as before described, a quantitative laboratory, and a room for the delicate chemical balances and most important reference works.

The laboratories are fitted up with the most modern accessories, and with special reference to the kind of work to be performed in each.

SHOPS.

These have been built in order to provide facilities for instruction in the working of wood and metals. The buildings are constructed on the "slow-burning" principle, with thick walls, and heavy, continuous plank floors. The rooms are all well lighted and well ventilated.

The main building is 42 x 106 feet, and two stories high, with a basement 31 x 42 feet. The basement is used as an engine room and laboratory. The largest room on the first floor is the machine shop, where there is opportunity for practice in the operation of working metals by cutting tools, both by hand work and by machinery. On this floor a lavatory is provided. The second floor is mainly occupied by a wood shop, in which the common branches of carpentry, joinery, and pattern making are taught. Practice is given in the use of carpenters' tools, and in the care and operation of the machines of most general use in wood-working.

Joined to the main shop building and on a level with its basement is a one-story building, 40 x 100 feet, containing the boiler room, repair shop, forge shop, and foundry.

There are four boilers, aggregating two hundred and forty horse-power, which furnish steam to all the college buildings, wherever needed for heating or power. A brick chimney ninety-five feet high carries away the waste gases from the furnaces.

In the forge shop instruction is given in forging, welding, tempering, and riveting, and in the foundry the student is taught to mold and cast from the various patterns made in the wood shop.

NESMITH HALL.

Nesmith Hall, a brick building two stories in height, is used for the work of the Agricultural Experiment Station. It contains offices and working rooms, a reference library, and chemical, entomological, bacteriological, and microscopical laboratories.

DAIRY.

The dairy building is a wooden structure of one and one half stories, with basement. It contains six rooms equipped for manual training in milk testing, milk and cream pasteurizing, cream ripening, butter-making, and the care and management of dairy machinery.

The first floor is used for receiving milk and for the separators. On this floor is also the office of the instructor and the laboratory for milk testing. The basement contains the ripening vats, churns, and refrigerators, together with the engine.

BARNS.

The cattle barn is a wooden structure, the main portion of which is 50 x 100 feet, two stories in height, with a large basement. It has a one story L 40 x 100 feet, with a basement under two thirds of it. This barn is a model structure, erected at an expense of about ten thousand dollars. It has accommodations for about sixty head of cattle, which are provided with sanitary stalls. There are the necessary divisions for storage of hay, grain, and seeds, and rooms for milk, scales, ensilage cutter, and repair shop. In addition there is a cold storage room and a feed room. There are two silos, each having a capacity of about one hundred and twenty-five tons.

A second barn is used by the agricultural department for storing hay and implements, and stabling the department horses.

A third barn, about 30 x 60 feet, is used at present for keeping the horses and implements employed by the horticultural department.

GREENHOUSES.

The college has two greenhouses. The main house is even span and 25 x 100 feet in dimensions. It is divided by partitions into three compartments, each of which is piped for steam and has special arrangements for controlling the temperature, so that the rooms are well adapted for experimentation with different kinds of plants. The second house is 25 x 45

feet, and is utilized for growing various kinds of foliage and flowering plants, especially those used for outdoor decorations in summer. The first house mentioned is mainly used in winter for forcing vegetables. In the fall one division is given over to chrysanthemums, and sometimes violets and carnations are grown here throughout the winter. The houses are both accessible from a good sized potting house. This also contains an office and room for seed-boxes, scales, and tools; and at one end is a room devoted to photography.

LABORATORIES AND EQUIPMENT.

AGRONOMY.

This department is provided with a collection of plants and seeds, a large number of lantern-slide illustrations, grass charts, and other illustrative material. The soil physics laboratory is equipped with balances, a soil compacting machine, apparatus for determining the specific gravity and the water holding capacity of soils. The college farm is equipped with a variety of farm implements and machinery, including cultivators, plows, wagons, planters, rollers, and harvesters. The farm with its 300 acres has a variety of soils, and offers excellent opportunities for practical demonstrations of the principles of this science.

ANIMAL HUSBANDRY.

The college barns, live stock and dairy are all utilized for the work in animal husbandry. The herd is composed of representative cattle of the following breeds: Ayrshires, Guernseys, Jerseys, Holsteins, Durhams, and grades. In the proposed new agricultural building it is expected that a live-stock room will be provided where animals may be brought before the class for inspection and criticism.

HORTICULTURE.

The greenhouses, orchards, and grounds offer opportunities for demonstrating the theories advocated in the lecture room. Many varieties of different kinds of fruits are to be found in

the orchards. These are young, but some are coming into bearing. The past year the plum orchard of some sixty varieties yielded a heavy crop. Grapes, peaches, apples, cherries, and small fruits are all being grown at the Experiment Station. Many vegetables are raised, and much attention is given to methods of culture and varieties. Propagation of fruits, shrubs, and floricultural plants is practiced. A fine collection of Vilmorin charts is owned by this department. A collection of lantern slides illustrating the work in horticulture is continually being enlarged.

COLLEGE FOREST.

A beautiful tract of sixty acres of old forest growth is owned by the college. It is located close at hand, and offers exceptional opportunities for studying forestry. The country about Durham presents forestry conditions typical of New England, and the transplanting of trees, sowing of seeds, and general questions of forestry management may here be studied in Nature's laboratory.

DAIRY.

Through the courtesy of leading manufacturers of dairy and creamery appliances all available space is filled with various forms of cream separators, milk coolers, churns, and other appliances. Reid's latest pasteurizer, and the Disbrow combined churn and worker,—the only machines of the kind in New Hampshire,—have also been secured for the benefit of dairy students. The most approved appliances for milk testing form a part of the regular equipment. Steam is supplied by the large boilers at the power-house, and a new twelve horse-power engine adds to the efficiency of the department. In addition to the product of the college herd milk is received from about twenty-five farms in Durham and vicinity. Through this arrangement the college is able to furnish plenty of milk for practice work, and to provide for a most thorough and practical training in dairy and creamery management.

MECHANICAL ENGINEERING.

The basement and westerly rooms of the main shop building are used as engine room and mechanical laboratories, and contain the forty horse-power engine which furnishes power for the shops and electric lighting of the college buildings; a shaft-governor, slide-valve engine; a direct acting steam pump; and the large compound duplex pump which receives water under a head of fifteen feet through an eight-inch pipe from a reservoir one half mile distant, and forces it through underground mains to the various hydrants and buildings, or through nozzles for measurements during tests. This pump, with its long supply pipe, a ten-inch stand-pipe, and a 6,000-gallon stand-pipe, furnish apparatus for an extensive series of hydraulic experiments. It is fitted with indicator motions and other necessary equipment for complete duty tests.

Among other apparatus is a 50,000-pound Olsen machine with the necessary tools and measuring instruments for tension, compression, and transverse tests; a 2,000-pound wire machine; an indicator tester; a marine gas engine; a Westinghouse air-brake pump; steam and gas engine indicators; a surface condenser with a capacity of 2,000 pounds of steam per hour, fitted with a $5\frac{1}{2} \times 8 \times 7$ air pump; and the usual supply of scales, gauges, thermometers, and small apparatus. The three sectional boilers, and the one hundred horse-power horizontal return tubular boiler, with the 95-foot brick stack are used for boiler tests and flue gas analysis by means of an Orsat gas apparatus, a pyrometer, and thermometers reading to 1,000 F. The ventilating fans and engines of the various buildings, as well as the new engines at the creamery and in the electrical laboratory, are available for testing. Opportunity is given for the student not only to test the machine or engine, but to become familiar with its construction and operation.

In addition to the instruction given in the laboratory, excursions are made to various outside power plants, and when practicable, tests are made, thus enabling the student to become familiar with various types of engineering practice.

WOOD SHOP.

This occupies the larger part of the second story of the main building. It is supplied with benches and the necessary tools to accommodate twenty students at one time. Other equipment consists of a circular saw, board planer, buzz-planer, jig-saw, speed-lathes, a large pattern maker's lathe with molding and boring attachments. A stock and pattern room on the same floor provides storage for lumber, patterns and unfinished work. The course in woodwork consists of practice in carpentry, joinery, cabinet-making and turning. Much of the advanced work consists of making apparatus and cabinets for use about the college. Following this work is the course in pattern-making, special attention being given to methods of design.

MACHINE SHOP.

The equipment is as follows: seven engine lathes, a 14-inch x 6-foot speed-lathe, built by students; a vertical drill, built by students; a 30-inch Flather planer; a universal milling machine with gear-cutting and spiral attachments; shaper; power hack saw; twelve benches with vises; and a large number of small tools, including micrometer, calipers, and gauges necessary for accurate work. The lathes in the wood shop were built here, and several more are in process of construction.

FORGE SHOP.

This contains thirteen Sturtevant down-draft forges with anvils and necessary tools. The blast to the forges is furnished by a No. 4 blower, and the smoke carried away by a 60-inch exhauster. These are driven by a 3 x 5 vertical engine. The student is taught the principles of forging, welding, and tempering of iron and steel. Special attention is given to accuracy of dimensions as well as of shape and finish.

FOUNDRY.

The foundry is supplied with a furnace, molding benches, flasks, and bench tools. Foundry work is taken in connection with the course in pattern-making, and the student molds and casts from the patterns he has constructed in the wood shop. Castings are made in iron, brass, and alloy, and tests are made on "test bars" of each.

PHYSICS AND ELECTRICITY.

The physical laboratory is equipped with a good collection of the usual apparatus for laboratory work and lecture room illustration, to which will be continually added pieces purchased or made in the college shop.

In the junior laboratory of physics there has been added apparatus for studying absorption phenomena and the comparison of spectra of films, liquids, metals, etc.; for measuring the angles of crystals and indices of refraction; for verifying the laws of refraction and total reflection of light; for determining the moment of inertia of various forms of specimens.

In electricity and magnetism, the equipment includes instruments of high precision and of the latest forms, such as: a magnetometer for studying the intensity of the earth's magnetism; a universal tangent galvanometer capable of assuming a variety of forms and measuring currents from a small fraction of an ampere to one hundred amperes; a high grade four-spool Thomson reflecting galvanometer; a Ryan electrometer for tracing pressure and current waves; a standard ballistic galvanometer; an Ayrton & Perry's variable standard of self-induction, as well as others of less accuracy for elementary work; a complete photometer equipment for comparing incandescent and arc lamps, and the distribution of light from the latter for both open and inclosed arcs; a small low-potential testing unit, consisting of a universal alternator belted to a direct current motor, and capable of adjustment to be driven from either the direct or alternating side; a low-potential transformer, either side arranged to be

connected to the universal alternator or to the secondary of the transformer on the lighting system; a bank of lamps for illustrating the various methods of distributing from mains for lighting systems, or affording loads in obtaining characteristics, efficiencies, etc.; and standard forms of voltmeters and ammeters.

For more strictly electrical engineering work, the department has the five-hundred-light alternator used in lighting the college buildings, a direct current "exciter" dynamo, all the apparatus of a complete fifty-five-light Edison isolated electric lighting plant, arc and incandescent lamps, and standard forms of voltmeter, ammeter, and transformer.

In the dynamo laboratory, a Westinghouse junior engine has been installed. It is capable of developing about twenty-three-brake horse-power under one hundred pounds steam pressure. This engine, being on a practically independent line of steam pipe, is expected to maintain good speed regulation of the main line shaft to which it is belted, and from which power is delivered to countershafts, and thence to the various dynamos and workshops of the department. A set of wood and metal working tools, and a 14-inch, 8-foot bed Flather engine lathe, with complete attachments, have been purchased for this shop.

CHEMISTRY.

The several chemical laboratories are modern in design, commodious, and well equipped. Each is supplied with the latest forms of apparatus required for its particular kind of work. Besides all necessary glass and porcelain ware, this includes water baths, drying ovens, combustion, muffle and assay furnaces, platinum dishes and crucibles, polariscope, spectroscope, balances, lantern, and other lecture appliances, etc.

ZOOLOGY.

The zoölogical laboratory is well supplied with aquaria, microscopes, dissecting tools, charts, reference books, and collections. The latter include a representative display of the birds of New Hampshire, and a very large collection of

the insects of the state arranged in glass covered boxes. New tables have recently been added to the equipment of this laboratory.

BOTANY.

The botanical laboratory is supplied with a good herbarium, microscopes, and the other necessary appliances.

SURVEYING.

The surveying instruments are sufficient in number and of the most approved pattern.

DRAWING.

For free-hand model-drawing and for mathematical drawing there is a good supply of geometric models; and for free-hand industrial drawing the nucleus of a good collection exists, consisting of geometric vase forms, plaster casts of historic ornament, details of human form, antique sculpture, as well as vases and common objects. The models for machine-drawing are few, but the various machines of other departments are available for this work.

There is the beginning of a good working library.

MUSEUM.

The museum had for a nucleus the collections made during the state geological survey. To this additions have been made from various sources. Many specimens are being collected to illustrate zoölogy, especially entomology.

LIBRARY.

The library of the college consists of about ten thousand bound volumes and six thousand pamphlets. A considerable part of these are new and expensive books, making good working libraries for the different departments of instruction, including economic science and English and American literature.

Students also have the free use of the Durham public library of about seven thousand well selected volumes.

The college supports a reading-room, which is well supplied with the leading American and foreign periodicals.

FOUR YEARS' COURSES.

AGRICULTURAL COURSE.

This course is arranged especially for the general education and scientific training of students to fit them in various economic branches, such as agronomy, animal husbandry, biology, agricultural chemistry, entomology, forestry, horticulture, veterinary science, etc. Graduates are supposed to be qualified to take positions such as farm superintendents, foremen, stock raisers, dairy farmers, creamery managers, dairymen, superintendents of estates, parks or cemeteries, fruit growers, gardeners, florists, nurserymen, landscape gardeners, foresters, poultrymen, ranchmen, etc.

It is expected that these same men will be equally prepared, depending upon individual tastes, to take positions as teachers and assistants in colleges and experiment stations.

The aim is to give a broad general foundation of pure and applied science. Laboratory methods are used in connection with lecture and recitation work. Seminary courses are also given, especially for seniors and advanced students.

BIOLOGICAL DIVISION OF THE AGRICULTURAL COURSE.

The biological division of the agricultural course is for the benefit of those students who desire to make a special study of some phase of natural history. It leads to such positions as teachers of botany and geology in high schools and colleges, entomologists for experiment stations, state inspectors of nursery grounds, etc. During the first two years the student pursues the regular studies of the agricultural course, but in his junior year he begins to specialize in botany and zoölogy, a considerable proportion of his time during the rest of his course being given to these subjects.

CHEMICAL DIVISION OF THE AGRICULTURAL COURSE.

The work of this division is especially intended to give a thorough grounding in the principles of chemistry as applied to agriculture and agricultural chemical analyses, and to train the student thoroughly in all kinds of manipulation required of the chemist in experiment stations, large dairy establishments, fertilizer works, etc.

Instruction is given mainly by personal supervision in the laboratory, accompanied by lectures, themes, recitations; and, as in the course in technical chemistry, the studies are arranged to meet the needs of the individual. Students wishing to take this course will elect, with the advice of the instructors in charge, seven hours per week of chemical work during the junior year, and eight hours per week during the senior year. Two years of German will be required, and French is recommended to be taken by students intending to enter the division.

COURSE IN MECHANICAL ENGINEERING.

Mechanical engineering is concerned with the design, construction, care, and operation of machinery.

The special studies are: mathematical, including a large amount of drawing; technical, pertaining directly to the professional work of the engineer; and general.

The study of the scientific principles underlying the work of the engineer is accompanied throughout the course by actual practice in mechanical operations and scientific research, by training in the use of tools for working wood and metals, and by experimental tests and demonstrations in the mechanical, chemical, and physical laboratories.

ELECTRICAL ENGINEERING COURSE.

The electrical engineering course is intended to meet the demands of a young man fitting himself for practical and professional engineering, in connection with the various applications of electricity.

By means of lectures, recitations, and laboratory work, the subjects of the course are brought to the attention of the student in such a manner as to emphasize not only the present needs of the practitioner and engineer, but to give him the groundwork that will enable him to grasp and understand the constantly increasing number of problems that require solution.

The instruction aims to impart a complete practical and theoretical knowledge of the best modern types of electrical machines and appliances, and the methods of designing, building, and operating them.

The rapid progress in recent years in applying electricity to commercial uses, renders it difficult, if not impossible, for one without a technical education to gain prominence and be intrusted with its more responsible positions.

COURSE IN TECHNICAL CHEMISTRY.

This course is intended to fit for the career of a professional chemist or chemical engineer, and to give a good foundation for original and independent chemical research.

Instruction is imparted by lectures, recitations, and a large amount of carefully supervised laboratory work. The laboratory course is largely an individual one, and the work of each student is conducted with reference not only to the particular object he may have in view, but also to the acquirement of a broad knowledge of chemical science. The student is given a thorough training in German and French, to enable him to read with ease the chemical literature; a thorough grounding in mathematics, necessary for advanced theoretical chemistry or chemical engineering; a somewhat limited amount of special engineering work, both mechanical and electrical; and a thorough undergraduate training in theoretical and applied chemistry. He is encouraged to develop the power of solving chemical problems by independent thought through the aid of the reference works and chemical periodicals which the library contains. The large and well furnished laboratories afford unusual facilities for chemical work.

GENERAL COURSE.

The general course in its original form was established in response to the demand that special provisions should be made for women. It has been broadened and improved by additional studies, and by an extensive scheme of elections, until in its present form it offers to either men or women "a liberal education upon a scientific basis."

REQUIREMENTS FOR ADMISSION TO FOUR YEARS' COURSES.

All candidates for admission to college must present satisfactory testimonials of good moral character.

I. Arithmetic, including the metric system.

II. Algebra through quadratic equations, including radicals, and fractional and negative exponents.

III. Plane and Solid Geometry.

IV. Physics.—Gage's or Carhart & Chute's, or an equivalent.

V. Botany.—Gray's Lessons, sections 1 to 15 (inclusive), and sections 18 and 19, or an equivalent, with some knowledge of classification, and experience in the analysis of our common flowering plants.

VI. Physical Geography.

VII. History of the United States.—Channing's Students' History of the United States, or an equivalent, with four hundred pages additional reading. Constitution of the United States. This is to represent not less than three exercises per week during one year of the high school course.

VIII. History of Greece.—Myers' larger work, or an equivalent.

IX. History of Rome to 814.—An adequate preparation would be represented by Myers' Rome, its Rise and Fall, and Chapters I to VI, of Myers' Middle Ages; or by Allen's Roman People, and Emerton's Introduction to the Middle Ages.

X. French or German.—Grammar. Translation of simple prose. Composition.

It is expected that the student will give two years to the preparation of the language offered. The requirements are as follows:

In French the applicant is expected to be familiar with the whole subject of French grammar, and to be able to translate from English into French simple connected passages based on one of the books read. More stress, however, is placed on the translation from French into idiomatic English. The student should read at least four hundred pages. The following books are recommended :

1. Laboulaye *Contes Bleus* (Heath); Colin, *Contes et Saynètes* (Ginn & Co.); Super, *French Reader*; Rollins, *French Reader* (Allyn & Bacon).
2. Halévy, *L'Abbé Constantin*; Mérimée, *Colomba*; Erckmann-Chatrain *Le Conscrit de 1813*; Dumas, *La Tulipe Noire*; Daudet, *La Belle Nivernaise*; Berthet, *Le Pacte de Famine*; Sand, *La Mare au Diable*.

In German the student will be held responsible for the conjugations of strong and weak verbs, the declensions of articles, nouns, adjectives, and pronouns, the elements of syntax, the uses of the modal auxiliaries, and the translation from English into German of simple connected passages. In addition the applicant must have translated at least two hundred pages of simple German prose. The following books are recommended :

1. Huss, *German Reader* (D. C. Heath & Co.); Andersen, *Märchen*; Brandt, *German Reader* (Allyn & Bacon).
2. Hillern, *Höher als die Kirche*; Riehl, *Der Fluch der Schönheit*; Storm, *Imensee*; Gerstäcker *Irrfahrten* (Henry Holt); Heine, *Die Harzreise*; Freytag, *Aus dem Staat Friedrichs des Grossen*.

XI. English.—Two sets of books are prescribed for preparation in English, one for reading, the other for more careful study. No candidate will be admitted whose work is notably defective in points of spelling, punctuation, idiom, or division into paragraphs. The examinations will consist of two parts :

1. Reading.—A certain number of books will be set for reading. The candidate will be required to present evidence of a general knowledge of the subject-matter, and to answer simple questions on the lives of the authors. The form of examination will usually be the writing of a paragraph or two

on each of several topics to be chosen by the candidate from a considerable number—perhaps ten or fifteen—set before him in the examination paper. The treatment of these topics is designed to test the candidate's power of clear and accurate expression, and will call for only a general knowledge of the substance of the books. In place of a part or the whole of this test, the candidate may present an exercise book, properly certified by his instructor, containing compositions or other written work done in connection with the reading of the book. In preparation for this part of the requirement it is important that the candidate shall have been instructed in the fundamental principles of rhetoric.

The books set for this part of the examination will be :

In 1903-1905, The Sir Roger de Coverley Papers in "The Spectator"; Goldsmith's *Vicar of Wakefield*; Tennyson's *Princess*; Scott's *Ivanhoe*; George Eliot's *Silas Marner*; Coleridge's *Rime of the Ancient Mariner*; Shakespeare's *Merchant of Venice* and *Julius Cæsar*; Carlyle's *Essay on Burns*; Lowell's *Vision of Sir Launfal*.

2. Study and Practice.—This part of the examination presupposes the thorough study of each of the works named in this division. In addition the candidate may be required to answer questions involving the essentials of English grammar and composition. Inability to answer such questions will be considered a sufficient ground for refusing admission.

The books set for this part of the examination will be :

In 1903-1905, Shakespeare's *Macbeth*; Burke's *Speech on Conciliation with America*; Macaulay's *Essays on Milton and Addison*; Milton's *L'Allegro*, *Il Penseroso*, *Lysidas*, and *Comus*.

Preparation is advised in Plane Trigonometry, also.

Admission will be refused to candidates failing in English, or showing marked deficiencies in spelling and punctuation.

Candidates for advanced standing are also examined in the studies that have been pursued by the class which they propose to enter.

A certificate from an academy or a high school will be accepted in place of an examination, upon any subject required for admission. Every certificate must state the amount of work done by the student, his proficiency, and the text-books used; and in case it is not evident that the student is thoroughly prepared, an examination will be required.

Certificate forms will be furnished on application.

In place of an examination, the college will accept a certificate indicating the satisfactory completion of the second, third, or fourth of the courses of study for high schools recommended by the State Educational Council, and adopted by the State Teachers' Association at its meeting in Manchester, October, 1901, provided such high school is on the list approved by the State Superintendent of Public Instruction.

The times for examination are the Monday and Tuesday before Commencement, and the Tuesday and Wednesday before the beginning of the first term. Candidates will present themselves with their credentials on the first day of the examination. See Calendar.

REQUIREMENTS FOR GRADUATION FROM FOUR YEARS' COURSES.

The degree of Bachelor of Science will be conferred upon those who complete a four years' course or its equivalent.

The regular work of the senior class, including the regular final examinations, is completed at 4 P. M. on the Tuesday of the week preceding Commencement; and each member of the class may receive a statement of his standing at the office of the secretary of the faculty at 2 P. M. on the next day, Wednesday. All work required for graduation must be completed by 6 P. M. of the Saturday of the same week.

Each candidate for a degree must prepare a thesis on some subject relating to the studies he has taken.

DESCRIPTION OF STUDIES.

For the Courses of Study see page 104 et seq.

AGRICULTURE.

The rapid development of this science has made it necessary to divide the broad subject of Agriculture into more specific heads. Accordingly these studies will be found in the following groups: Agronomy, animal-husbandry, dairy-husbandry, forestry, and horticulture.

AGRONOMY.

1. Elementary Agriculture. *Sixty exercises.*

Lectures, recitations, and practical exercises on the fundamental principles of general agriculture. This course forms the foundation for the courses that follow it.

2. General Agriculture. *Twenty exercises.*

Lectures, recitations, and practical exercises on the general field of agriculture and the fundamental principles.

3. Farm Equipment. *Forty-five exercises.*

Lectures and recitations upon selecting, planning, and equipping farms; planning and erecting farm buildings; farm vehicles and machinery; power, water, and drainage; practical exercises in drawing plans of farms and farm buildings; leveling and laying drains; dynamometer tests of wagons and farm implements, etc.

4. Soils and Fertilizers. *Twenty exercises.*

Lectures, recitations upon the origin, formation, kinds, and physical properties of soils and their improvement by cultivation, natural and artificial fertilizers, drainage, and irrigation. Practical exercises in testing physical properties of several soils, determining the relation of soils to heat, moisture, air, and fertilizers, and making mechanical analysis.

5. Farm Crops.

Thirty exercises.

Lectures and recitations upon the history, production, marketing, and harvesting of farm crops. Practical exercises with growing and dried specimens of farm crops, including grasses, clovers, and other forage crops.

6. Agricultural Seminary.

Thirty exercises.

This course consists of the study of current agricultural literature. Each student will prepare abstracts, reports, or essays upon assigned articles, books, bulletins, and various agricultural problems.

7. History of Agriculture and Rural Economics.

Twenty exercises.

Lectures upon the history of agriculture, present agricultural methods in various countries, cost and relative profits of various farm operations and systems.

ANIMAL INDUSTRY.

1. Sheep, Mutton, Wool, Swine, and their products.

Thirty exercises.

A comparative study of the breeds; selection, care, and management of sheep under various conditions; different grades of wool, and their uses and value, the comparative quality and value of the various portions of the mutton carcass; the raising of early lambs.

A study of the breeds and types of swine; the selection and management of breeding stock; the preparation of swine for exhibition; the influence of food upon pork products; bacon and ham curing. Lectures, recitations, and practice in judging.

2. Breeds of Beef Cattle.

Forty-five exercises.

A study of the breeds and breed type; a study of beef type from the standpoint of the demands of the market; the method of beef production; the preparation of cattle for sale and exhibition; the common diseases of cattle, and their treatment. Lectures, recitations, and judging practice.

3. Breeds of Horses.

Thirty exercises.

The history, development, and characteristics of draft horses; outlines of heavy horses demanded by the market; the production and preparation of draft horses for the market; the training and the proper method of harnessing and hitching.

Light horses, their history, development, characteristics, and uses; the breeding, training, fitting, and marketing bus, cab, and saddle horses; the selection of stallions; the care and management of brood mares; the care of the foal. Lectures, recitations, and judging practice.

4. Principles of Stock Feeding. *Thirty exercises.*

The laws of nutrition, conditions affecting the palatability and assimilation of foods; the effect of foods upon animals and animal products; the digestibility of foods, and conditions affecting digestibility. Lectures, recitations, and laboratory work.

5. Breeds of Dairy Cattle. *Forty-five exercises.*

A history and development of the breeds of dairy cattle; the formation of herds; the value of pedigree in the selection of dairy cattle; the rearing of the dairy calf; the common diseases, their cause and treatment. Lectures, recitations, and practice in judging.

6. Principles of Breeding. *Thirty exercises.*

The value of selection in improving and maintaining a high standard of excellence in farm stock; variation, its extent and cause; heredity, and its operation under various conditions, etc. Lectures, recitations, and assigned readings.

7. Stable Management and Hygiene. *Twenty exercises.*

Stables, stable equipment and management, ventilation, drainage; grooming; care of harness and wagons, etc. Lectures.

BOTANY.

1. Structural Botany. *Thirty exercises.*

Lectures and laboratory work on the minute structure and physiology of plants, with special reference to the higher forms.

Open only to those who have taken the preparatory Botany or its equivalent.

2. Plant Diseases. *Twenty exercises.*

A study by means of lectures and laboratory work of some of the more important fungous diseases of cultivated plants, and the means of preventing their injuries.

Open only to students who have completed Botany 1.

3. Advanced Courses.

- a. Forty-five exercises.* *b. Thirty exercises.*
c. Thirty exercises.

Open only to those who have shown special proficiency in Botany.

CHEMISTRY.

- I. Inorganic Chemistry. *Forty-five exercises.*

Lectures and recitations on general and theoretical chemistry, illustrated by experiments, charts, specimens, lantern views, etc. Solutions of chemical problems will be required.

2. Inorganic Chemistry. *Thirty exercises.*

Course 2 is a continuation of Course 1, but the time will be mainly spent on the metallic elements, their metallurgy, salts, etc.

Open only to students who have completed Course 1.

3. Organic Chemistry. *Twenty exercises.*

Course 3 will consist of lectures and recitations on the chemistry of the carbon compounds, together with the study of their properties by means of specimens.

Open only to students who have completed Courses 1 and 2.

- #### 4. Qualitative Chemical Analysis.

Course 4 consists of laboratory practice, with occasional lectures. The student is expected to become proficient in the separation and detection of the common acids and bases, and to keep a full set of notes. He will have practice in the writing of reactions, and will fill out numerous slips containing questions bearing upon his work.

Open only to students who have completed Course 1.

5. *a.* Chemistry of Plant Growth. *Forty-five exercises.*

The composition of plants at different stages of growth, and the conditions necessary for their development. This subject must be preceded by Chemistry Courses 1, 2, and 3.

- b. Food and Nutrition. Twenty exercises.*

These subjects include the composition of foods, and the animal body; the assimilation of the former by the latter, and the principles underlying a rational diet. This subject should be preceded by Course 5a.

6. *a.* Industrial Chemistry.*Twenty exercises.*

Course 6*a* consists of lectures on chemical manufactures, such as sugar, sodium carbonate, fertilizers, sulphuric acid, glass, matches, paints, dyes, soaps, illuminating gas, petroleum, etc. The lectures will be illustrated by lantern views; and trips to the leading New England cities, to examine important chemical manufactures, will be taken as far as practicable.

6. Metallurgy.

Twenty exercises.

Course 6*b* consists of lectures describing the processes employed in the smelting of the ores of iron, lead, copper, zinc, silver, gold, etc., and upon the methods used in refining these metals. The lectures are illustrated by stereopticon and by specimens of metallurgical products.

Open only to those who have completed Courses 1 and 2.

7. Advanced Quantitative Analysis.

Course 7 extends through the year, and is intended to fit the student for work in the laboratories of agricultural experiment stations, fertilizer works, iron works, sugar refineries, etc., and for the duties of the public analyst. This course will be made to fit the end which each has in view, and will be largely an individual one. For those students in the Chemical Division of the Agricultural Course the analyses made will tend in the main toward agricultural products, fertilizers, mucks, marls, manures, dairy products, waters, food-stuffs, sugars, etc. For the student wishing to enter metallurgical works, the analyses will be in the main upon iron, steel, and other metals, ores, limestones, slags, alloys, fuels, etc. As a preparation for the study of medicine, work will be done on poisons, foods, drugs, urine, etc. Other lines will be arranged to meet the wants of the individual student. Each student will be given some practice in all of the branches of agricultural, metallurgical, medical, sanitary, and industrial chemistry, in order to lay a foundation for any future work which may be required of him. A short course in gas analysis will also be provided. A portion of the time of the last two terms is given to work bearing upon the preparation of a graduating thesis.

Open only to students who have completed Course 4.

8. Organic Chemistry.

Thirty exercises.

Course 8, for students in the Chemical Division of the Agricultural Course, and in the Technical Chemistry Course, consists of laboratory practice by the students in preparing and purifying products relating to their respective lines of work.

Open only to those who have completed Course 3.

9. Chemical Journals. Methods, etc.

Thirty-five exercises.

The work consists of the study of current chemical literature, which is mainly in the German language, with recitations once a week throughout the year. Each student will be expected to prepare abstracts, reports, criticisms, etc., upon assigned articles.

Open to students taking Course 7.

10. a. Physical Chemistry, Lectures. *Twenty exercises.*

b. Theoretical Chemistry, Lectures. *Twenty exercises.*

The work consists of advanced study of chemical theory. Practical experiments will be performed, with the aid of the student, in the determination of vapor density, molecular weights, specific heat, etc.; and the study of isomorphism, diffusion of gases, solutions, molecular, and atomic volume, the chemistry of space, etc., will take up much of the time.

Course 10 comes in alternate years with Course 6, and is open to students who have completed Courses 1, 2, and 3.

DAIRY HUSBANDRY.

1. The Study of Dairy Breeds. *Forty-five exercises.*

Recitations and lectures on the origin, history, distribution, characteristics, adaptability, and standards of excellence of pedigreed breeds of cattle, with special reference to the selection of breeds and individual animals for the dairy herd.

2. The Study of Dairy Feeding. *Thirty exercises.*

Recitations and lectures on animal nutrition, the composition and value of various foods, and the kind and amount of food best adapted for milk production. Students are required to prepare proper feeding rations.

3. Milk. *Twenty exercises.*

Lectures and recitations on the secretion, nature, and composition of milk, its uses and value as an article of food. It also deals with causes and conditions influencing the quality of milk and the care of milk on the farm.

4. Milk Testing. *Forty-five exercises.*

Lectures and recitations on the history and principles of the Babcock test and its application on the dairy farm, and in the creamery or milk inspector's laboratory. Under the guidance of the instructor the student will practice testing milk and its products until competent to perform the work for himself or for others. In connection with the lactometer the test will be made the subject of practice in estimating milk solids.

5. Dairy Bacteriology. *Forty-five exercises.*

Lectures, recitations, and demonstrations covering the more important facts in the relation of bacteria to dairying. Instruction and practice in pasteurizing milk and cream for market and for butter-making; also in making and using starters, and ripening cream.

6. Management of Dairy Machinery. *Forty-five exercises.*

Lectures on the construction, operation, and care of dairy and creamery appliances. Each student is required to take apart and assemble leading makes of cream separators and to operate them carefully and efficiently, and present a written description of each, with a record of capacity and efficiency under his management.

7. Butter-making. *Forty-five exercises.*

Text-book study, recitations and lectures are supplemented by practice in the creamery. The student is trained to perform all parts of the work and to thoroughly understand the details which make possible the production of fine butter.

8. Creamery and Dairy Management.

Students are taught the method of keeping creamery and dairy accounts, and will be required to present sample accounts covering a period of one month. Plans of dairy buildings and creameries are also required, with estimates for building and equipment.

DRAWING.

These courses are of an industrial nature, and include both free-hand and mathematical branches of this subject. They aim to cultivate accurate observation, careful thinking in applying the underlying theories, and manual dexterity in making the graphic records. The immense value of drawing as a means of expression is coming to be more and more fully recognized.

Two and one half hours' work is counted as one exercise.

The work of the first two terms is required of all regular students. This includes elementary free-hand industrial drawing, and mathematical drawing, by means of instruments. The advanced mathematical and machine drawing is prescribed for engineering courses. The advanced free-hand drawing is elective, and may be taken only by those with adequate preparation.

1. Industrial Drawing.

a. Fifty-three exercises.

b. Thirty-five exercises.

Additional Course for Women.*

*c. Twenty-two exercises.**d. Fifteen exercises.*

Free-hand drawing in outline and in light and shade, from geometric models, common objects, and casts of historic ornament; use of instruments; geometrical drawing; lettering and figuring; orthographic projection; elementary perspective; working drawings.

2. Industrial Drawing.*

*a. Twenty exercises.**b. Thirty exercises.*

Light and shade drawing from the cast and from still life; pencil sketching; design; details of building construction; projection drawing.

3. Descriptive Geometry and Drawing.

*a. Thirty exercises.**b. Twenty exercises.**c. Thirty exercises.*

Recitations and drawing exercises in the solution of problems in plane and solid geometry, by means of orthographic projections.

d. Twenty exercises.

Recitations on shades, shadows and perspective, with exercises in perspective drawing.

Course 3 is open only to those who have passed Mathematics 2.

4. Mechanical Drawing.

a. Thirty exercises.

Orthographic projection; lettering and figuring; working drawings; tracings and blue-prints.

*b. Seventy-five exercises.**c. Thirty exercises.**d. Thirty exercises.*

Working drawings and drafting-room practice.

5. Industrial Drawing.*

*a. Forty-five exercises.**b. Fifty exercises.**c. Thirty exercises.*

Study of architectural detail; design; use of color; pencil sketching; perspective; historic ornament.

* Elective.

6. Drawing and History of Painting.

*a. Forty-five exercises.**b. Thirty exercises.**c. Thirty exercises.*

Antique figure from casts, pencil sketching, charcoal drawing, use of water colors; study of the history of painting.

ENGINEERING.

1. Surveying.

Thirty exercises.

Recitations, field-work, and plotting, including compass, transit, plane-table, and level work.

2. Mechanism.

*a. Thirty exercises.**b. Twenty exercises.**c. Twenty exercises.*

Recitations, and exercises in drawing outlines of elementary combinations of parts of machines, with special reference to the relative motion of the parts, their forms and modes of connection.

Course 2 is open only to those who have taken Drawing 3.

3. Mechanics of Engineering.

*a. Thirty exercises.**b. Fifty exercises.**c. Fifty exercises.*

Courses 3a and 3b are devoted to recitations in Statics and Dynamics; Course 3c to Mechanics of Materials.

Course 3 is open only to those who have taken Mathematics 1 to 5, inclusive.

4. Materials of Construction.

Sixty exercises.

Recitations on the production, properties, uses, and preservation of engineering materials.

Course 4 is open only to those who have taken Course 3c and Chemistry 2.

5. Steam Engineering.

*a. Forty-five exercises.**b. Thirty exercises.**c. Thirty exercises.*

Recitations and lectures on Thermodynamics, Boilers, and Valve Gears.

Course 5 is open only to those who have taken Courses 3a, 3b, and Physics 1 and 2.

6. Hydraulics.

*Forty-five exercises.**Course 6 is open only to those who have taken Course 5.*

7. Dynamos and Electro-motors.

*a. Forty-five exercises.**b. Thirty exercises.**c. Thirty exercises.*

Lectures and quizzes on the construction and theory of dynamos and electro-motors, direct current and alternating.

Course 7 is open only to those who have taken Physics 1 to 4 and Mathematics 1 to 5.

8. Mechanical Laboratory.

*a. Thirty exercises.**b. Thirty exercises.**c. Twenty exercises.*

Tests of materials, boilers, engines, pumps, indicators, etc.

Course 8 is open only to those who have taken Courses 1 to 5.

9. Machine Design.

Forty exercises.

Course 9 is open only to those who have taken Courses 3 and 4.

10. Mechanical Engineering.

*a. Multiple expansion engines.**Thirty exercises.*

b. Gas and Hot Air Engines and Refrigerating Machinery.

Thirty exercises.

11. Roads, Streets, and Pavements.

Thirty exercises.

Recitations and lectures on construction and maintenance of paved, macadamized, and gravel roads, with discussion of laws relating thereto.

12. Electrical Engineering.

*a. Forty-five exercises.**b. Sixty exercises.**c. Forty-exercises.*

A careful study is made of the principles and methods employed in telegraphy, telephony, and electric signaling; the transmission of electric energy for lighting and power purposes, by direct current, single phase, and multi-phase systems; the electric railway, its installation and operation, and the practical management of dynamos and motors.

In connection with this course it is intended to make excursions to representative stations and plants, as a supplement to the class-room work.

Course 12 is open to those who have taken Engineering 7 and Physics 7, a to c.

ENGLISH.

1. Rhetoric.

a. *Thirty exercises.*b. *Twenty exercises.*c. *Twenty exercises.*

2. Three Themes.

One each term.

Required of all students registered in the Sophomore class.

3. Three Original Declamations.

One each term.

Required of all students registered in the Junior class.

4. Three Original Declamations.

One each term.

Required of all students registered in the Senior class.

5. Early English.

Forty-five exercises.

Study of authors.

6. Elizabethan Writers.

Twenty exercises.

Study of authors.

7. Writers of the Restoration and the French Influence.

Twenty exercises.

8. Victorian Writers.

Forty-five exercises.

9. American Literature.

Fifty exercises.

Lectures and study of authors.

FORESTRY.

1. Arboriculture and Forestry.

Twenty exercises.

The use of trees for shelter, shade, and ornament, and their propagation. Value of trees for timber. How to improve existing woodlands. Influence of forests upon soils, crops, and climate. Establishment and management of plantations of forest trees.

2. Advanced Forestry.

Thirty exercises.

Theoretical and practical work to enable a student to prepare for forestry practice.

Open only to students having taken Course 1.

a. Arboriculture and Forestry. *Twenty exercises.*

One afternoon is reserved each week for a practical exercise to accompany this course.

FRENCH.

*Courses 1, 2, and 3 are taken in Freshman year by students who offer German for admission.

1. Essentials of French Grammar and reading with practice in speaking and writing French. Dictation.

Forty-five exercises.

2. Grammar continued. Simple stories, committing of poems to memory. Dictation.

Thirty exercises.

3. Reading of Modern French Prose, translation from English into French of connected narrative. Dictation.

Thirty exercises.

4. Reading and translation of Modern Prose, Composition, Poems.

Forty-five exercises.

5. Reading, Translation, and Composition continued.

Thirty exercises.

6. French Prose, History, and Travel; Composition based on some book read in class.

Thirty exercises.

7. French Prose, Sight Reading. *Forty-five exercises.*

Hugo, Balzac, Sand.

8. Classical French.

Thirty exercises.

Corneille, Racine, and Molière.

9. General Review of French Literature. Outside reading; sight work.

GEOLOGY.

1. Elementary Geology.

Thirty exercises.

2. Mineralogy.

Thirty exercises.

A short course in blowpipe analysis, followed by laboratory practice in the determination and study of minerals, with special reference to their economic value.

Course 2 is open only to those who have taken Chemistry 1 and 2.

GERMAN.

*Courses 1, 2, and 3 are taken in Freshman year by students who offer French for admission.

1. German Grammar. Declension of articles, nouns, adjectives, and pronouns; verbs, weak and strong. Reading of simple stories; conversation. Dictation.

Forty-five exercises.

2. Verbs, model auxiliaries, essentials of syntax. Composition, Reading, and Translation; Poems. Dictation.

Thirty exercises.

3. Reading, Translation, and Composition; Sight Translation. Dictation.

Thirty exercises.

4. German Prose of the Nineteenth Century. Composition based on some book read in class. *Forty-five exercises.*

5. German Prose of the Nineteenth Century continued. Composition, outside reading. *Thirty exercises.*

6. Easier works of Lessing and Schiller. Composition. *Thirty exercises.*

7. Masterpieces of German Literature. Lessing and Schiller.

8. Goethe. German Ballads and Lyrics.

9. General review of German Literature, outside reading.

HISTORY.

In the courses in history an important place is given to historical reading carried on in the reference room. In some cases a considerable part of the work is written.

Courses 1 to 3 and Courses 4 to 6 are given on alternate years.

*The aim throughout the courses in French and German will be to train the students to make practical use of these languages. Considerable stress is laid, therefore, on reading aloud, dictation, and paraphrasing the assigned texts.

1. History of Europe from 814 to 1598. Recitations and collateral reading. *Forty-five exercises.*

2. History of Europe from 1598 to 1715. Recitations and collateral reading. *Thirty exercises.*

3. History of Europe from 1715 to 1789. Recitations and collateral reading. *Thirty exercises.*

4. Political and Constitutional History of England. Recitations and collateral reading. *Sixty exercises.*

5. History of Europe from 1789 to 1815. The French Revolution. Recitations and collateral reading. *Thirty exercises.*

6. History of Europe since 1815. Recitations and collateral reading. *Thirty exercises.*

7. Political and Constitutional History of the United States from 1783 to 1850. *Sixty exercises.*

8. Political and Constitutional History of the United States since 1850. *Thirty exercises.*

HORTICULTURE.

1. Principles of Horticulture. *Twenty exercises.*

Lectures, recitations, and practical exercises on the fundamental principles of general horticulture. This course forms the foundation of the courses that follow it.

2. Olericulture and Seed Growing. *Forty-five exercises.*

Lectures and recitations. References: Green's Vegetable Gardening, Henderson's Gardening for Profit, Brill's Seed Growing, and various special pamphlets.

Open only to those having completed Botany 1.

3. Greenhouse Management. *Twenty exercises.*

The construction and management of greenhouses; crops of the vegetable forcing-house. References: Bailey's Forcing Crops, Taft's Greenhouse Construction.

4. Pomology and Viticulture. *Forty-five exercises.*

References: Downing's Fruit and Fruit Trees of America, Thomas' American Fruit Culturist, Barry's Fruit Garden, Fuller's Small Fruit Culturist.

Open only to those having completed Botany 2 and Zoology 3.

5. Plant Breeding and Evolution of Domesticated Plants. *Twenty exercises.*

Lectures and recitations upon the laws governing plant life.

6. Horticultural Seminary. *Twenty exercises.*

This course consists of the study of current horticultural literature and various advanced horticultural problems not heretofore touched upon.

7. Landscape Gardening and Floriculture. *Twenty exercises.*

The principles of æsthetics as applied to natural scenery; the adornment of home grounds, including management of house plants, climbing vines, and flowering bulbs.

a. Principles of Plant Growth. *Forty-five exercises.*

This course is elementary, and points to the fundamentals of horticulture. One afternoon each week is reserved for a practical exercise to accompany this course.

b. Vegetable Gardening and Seed Growing. *Forty-five exercises.*

This course aims to familiarize the student with modern methods of vegetable growing. Soils, varieties, culture, marketing, enemies, etc., are studied. Lectures, recitations, and laboratory work.

c. Greenhouse Management. *Thirty exercises.*

The aim of this course is to fit men to understand and become familiar with the practical as well as the theoretical principles of running a greenhouse. The more common forcing and general greenhouse crops and plants are studied. Lectures, recitations, and laboratory work.

d. Fruit Growing. *Forty-five exercises.*

The culture, classification, and identification of our leading commercial fruits are taken up for study in this course, the object being to familiarize the student with modern fruit growing, both the large or orchard fruits and the small or berry fruits. Lectures, recitations, and laboratory work.

MATHEMATICS.

1. Algebra completed. *Seventy-five exercises.*
2. *Solid Geometry, with advanced course.
Forty exercises.
3. Plane and Spherical Trigonometry. *Fifty exercises.*
4. Analytic Geometry. *Seventy-five exercises.*
5. (a) Differential Calculus. (b) Integral Calculus.
One hundred exercises.
6. Astronomy. *Forty exercises.*
7. Differential Equations. *Thirty exercises.*
8. Quaternions. *Twenty exercises.*

METEOROLOGY.

1. Meteorology. *Thirty exercises.*

Recitations and lectures on wind systems, precipitation, humidity, laws of storms and tornadoes, and methods of prediction of atmospheric changes.

MILITARY SCIENCE AND TACTICS.

1. Military Drill.

Practical instruction in drill and gymnastic exercises.

Four exercises per week throughout the course.

2. Military Tactics.

Theoretical instruction in drill regulations and the elementary principles of military science.

One exercise per week throughout the Freshman, Sophomore, and Junior years.

PHILOSOPHY.

1. Logic. *Thirty exercises.*

Lectures and recitations.

2. Psychology. *Forty-five exercises.*

Open only to students who have maintained a high average in Course 1.

* Elective for those entering unprepared in this subject.

3. Ethics. *Thirty exercises.*

Lectures and recitations.

*Open only to students who have maintained a high average in Courses 1 and 2.*4. Elements of Philosophy. *Fifty exercises.**Open only to students who have maintained a high average in Courses 1 and 2.*5. History of Philosophy. *Forty exercises.**Open only to students who have maintained a high average in Course 4.*

PHYSICS.

1. Mechanics. *Thirty exercises.*2. (a) Heat, (b) Light. *Forty-five exercises.*3. Sound. *Twenty exercises.*4. Electricity and Magnetism. *Forty exercises.*

Courses 1, 2, 3, and 4 are a general introduction to the subject. The instruction is given by recitations and lectures, the latter being illustrated by experiments and stereopticon.

5. Elements of Least Squares and the Precision of Measurements. *Forty-five exercises.*

6. Physical Laboratory.

a. *Thirty exercises.*b. *Thirty exercises.*

The work consists in the experimental verification of the laws of physics and the determination of physical constants, a few of the investigations being the following: The analytical balance, the law of the pendulum, harmonic motions of translation and rotation, specific heats, latent heats, expansion of gases, law of lenses, candle-power of lights, velocities of sound in air and metals, the intensity of the earth's magnetism, the resistance of wires and voltaic cells, the e. m. f. of batteries, etc.

Courses 5 and 6 are taken consecutively and are open only to those who have passed in Courses 1, 2, 3, and 4. Students in engineering must also have passed in Mathematics 1 to 5, inclusive.

7. Theoretical Electricity.

- a. Forty-five exercises.* *b. Thirty exercises.*
c. Thirty exercises. *d. Forty-five exercises.*
 e. Thirty exercises.

The course includes the subjects of electro-statics, magnetism, and electro-dynamics, as treated mathematically, the study of electrical measuring instruments and methods, and the theory of periodic currents.

Course 7 is open only to those who have passed Courses 1 to 6.

8. Applications of Electricity.

- a. Forty-five exercises,* *b. Thirty exercises.*

The principles and methods employed in electrical measurements — such as resistance of wires and batteries, e. m. f. of batteries, current measurement by ammeter and electrolysis, use of the voltmeter, etc.— will be carefully considered. A brief study will be made of the dynamo, motor, transformer, primary and secondary batteries, arc and incandescent lamps, and the general principles of electrical distribution.

Course 8 is open to those who have taken Courses 1 to 4.

9. Electrical Laboratory.

- a. Twenty exercises.* *b. Twenty exercises.*

This work consists of the various uses of the Wheatstone Bridge; the calibration of galvanometers, ammeters, etc.; the measurement of high resistances, capacities, and inductances; the determination of the candle-power of incandescent and arc lamps; the study of direct and alternating current dynamos and motors; the efficiencies of a transformer under different loads; power measurements by watt-meter, etc.

Course 9 is open only to those who have passed in Physics 1 to 7, and Engineering 7.

See also Engineering.

POLITICAL SCIENCE.

1. Political Economy. *Fifty exercises.*

An elementary course, with lectures upon some of the practical questions of the day.

2. Laws of Business. *Thirty-three exercises.*

Recitations supplemented by lectures and the discussion of cases.

3. American Constitutional Law. *Forty-two exercises.*

Use is made of Pomeroy's Constitutional Law, which is supplemented by the decisions of the United States Supreme Court. Special attention is given to the connections between American constitutions and American political history.

4. Advanced Political Economy. *Thirty exercises.*

A consideration of such subjects as banking, bimetallism, and tariff legislation.

Open only to those who have taken Course 1.

5. Advanced Political Economy. *Thirty exercises.*

Open only to those who have taken Courses 1 and 4.

6. International Law. *Thirty exercises.*

SHOP WORK.

Three hours' work in the shop is reckoned as one exercise.

1. Work in Wood Shop.

- a. Thirty-seven exercises. b. Twenty-five exercises.
c. Thirty exercises.*

Exercises in carpentry work, joinery, and pattern making.

2. Work in Machine Shop, Forge Shop, and Foundry.

Exercises in bench work, machine work, and shop measurements, forging, molding, and casting.

- a. Forty-five exercises. b. Thirty exercises.
c. Thirty exercises. d. Thirty exercises.
e. Twenty exercises. f. Twenty exercises.
g. Forty-five exercises. h. Thirty exercises.
i. Thirty exercises.*

ZOOLOGY.

1. Introductory Zoölogy. *Forty-five exercises.*

A general introduction to the study of animal life, by means of lectures and laboratory dissections of the principal types.

2. Animal Biology. *Twenty exercises.*

A general study of the nature and processes of animal life, with special attention to heredity, variation, development, and mental powers.

Open to students who have taken Course 1.

3. Entomology. *Thirty or fifty exercises.*

A review of the classification, structural characters, and biological relations of insects, with a special study of those injurious to cultivated crops and domestic animals, and of the means of preventing their injuries.

Open only to those who have taken Courses 1 and 2.

4. Economic Ornithology. *Thirty exercises.*

Lectures on the relations of birds to agriculture, and their relations to each other and to other organisms.

Course 4 is open only to students who have taken Courses 1, 2, and 3.

5. Comparative Anatomy. *Twenty exercises.*

Lectures on anatomy and physiology of domestic animals.

6. Advanced Zoölogy.

Averaging four exercises a week for a year.

Course 6 is intended for those students who elect Zoology for their senior year. It will usually be modified to suit individual needs. Open only to those who have completed all preceding Courses, and shown special proficiency in Zoology.

7. Zoölogical Bibliography.

One exercise a week for a year.

Open only to students taking Course 6.

COURSE OF STUDY AND SCHEDULE OF HOURS.

For details see Description of Studies.

Chapel exercises: 11.50 daily, except that on Sundays the exercises are held at 5 P. M. Attendance is required of all students.

Military drill: Military Science 1. M., T., Th., F., 12 to 12.30. Attendance is required of all male students.

Rhetoricals: Wednesdays, 12 to 12.30. Attendance is required of all students.

FRESHMAN YEAR.

FOR ALL FOUR-YEAR COURSES.

FIRST TERM.

Exercises per week.

Rhetoric—English 1a	2
Algebra—Mathematics 1	5
Shop Work and Drawing—Shop Work 1a and Drawing 1a	5
Drawing—Drawing 1a	1
†History—History 1 or 4	3
French—French 1 } or German—German 1 }	3
*Solid Geometry—Mathematics 2	3
Military Tactics—Military Science 2	1

SECOND TERM.

Rhetoric—English 1b	2
Trigonometry—Mathematics 3	5
Shop Work and Drawing—Shop Work 1b and Drawing 1b	5
Drawing—Drawing 1b	1
†History—History 2 or 5	3
French—French 2 } or German—German 2 }	3
Military Tactics—Military Science 2	1

THIRD TERM.

Rhetoric—English 1c	2
†Surveying—Engineering 1	3
Mechanics—Physics 1	3
†Botany—Botany 1	3
†Shop Work—Shop Work 1c	3
†Agronomy—Agronomy 2	2
†Horticulture—Horticulture 1	2
†Drawing—Drawing 4a	3
†History—History 3 or 6	3
French—French 3 } or German—German 3 }	3
Military Tactics—Military Science 2.	

* Optional.

† In the first and second terms History is taken by women in place of Shop Work. It is also taken by students who are prepared for advanced work. In the third term Shop Work and Drawing are taken by students intending to complete either of the Engineering Courses or the Course in Technical Chemistry; Botany is taken by all other students. Agriculture and Horticulture are taken by students intending to complete the Agricultural Course. History is taken by students intending to complete the General Course. Students in the General Course also elect between Surveying and Horticulture.

COURSE IN AGRICULTURE.

SOPHOMORE YEAR.

FIRST TERM.

Exercises per week.

Farm Equipment—Agronomy 3	3
Olericulture—Horticulture 4	3
Introductory Zoölogy—Zoölogy 1	3
Heat and Light—Physics 2	3
Inorganic Chemistry—Chemistry 1	3
German—German 4	3
Military Tactics—Military Science 2	1
One Theme—English 2.	

SECOND TERM.

Soil Physics—Agronomy 4	2
Arbiculture and Forestry—Forestry 1	2
Animal Biology—Zoölogy 2	2
Comparative Anatomy—Zoölogy 5	2
Sound and Electricity—Physics 3 and 4	3
Inorganic Chemistry—Chemistry 2	3
German—German 5	3
Greenhouse Management—Horticulture 3	2
Military Tactics—Military Science 2	1
One Theme—English 2.	

THIRD TERM.

Stock Feeding—Animal Husbandry 2	3
Entomology—Zoölogy 3	5
Plant Diseases—Botany 2	2
Organic Chemistry—Chemistry 3	2
Electricity and Magnetism—Physics 4	3
German—German 6	3
Military Tactics—Military Science 2	1
One Theme—English 2.	

JUNIOR YEAR.

*Technical studies may be elected in place of courses in English and Philosophy of Junior and Senior years in the Agricultural Course.

FIRST TERM.

Pomology—Horticulture 4	3
Chemistry of Plant Growth—Chemistry 5a	3
Ornithology—Zoölogy 4	1

French—French 4	3
or Am. Political History—History 4	4
Chemical Laboratory—Chemistry 4	3
*Early English—English 5	3
Physiological Anatomy—Animal Husbandry 5	2
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	

SECOND TERM.

Food and Nutrition—Chemistry 5 ^b	2
*Logic—Philosophy 1	3
Geology—Geology 1	3
French—French 5	3
or Am. Political History—History 5	3
Chemical Laboratory—Chemistry 4	3
*Elizabethan Writers—English 6	2
General and Special Pathology—Animal Husbandry 6	2
Greenhouse Management—Horticulture 3	2
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	

THIRD TERM.

Farm Crops 7—Agronomy 5	3
Political Economy—Political Science 1	5
*English Literature—English 7	2
French—French 6	3
or Modern History—History 3	3
Mineralogy—Geology 2	3
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	

SENIOR YEAR.

FIRST TERM.

Breeds of Live Stock—Animal Husbandry 4	3
Agricultural Seminary—Agronomy 6	2
Constitutional Law—Political Science 3 }	5
Laws of Business—Political Science 2 }	
*English Literature—English 8	3
*Psychology—Philosophy 2	3
One Original Declamation—English 4.	

SECOND TERM.

Principles of Breeding—Animal Husbandry 4	3
Plant Breeding—Horticulture 5	2
Dairy Husbandry	2
International Law—Political Science 6	3
or Astronomy—Mathematics 6	4
or Elements of Philosophy—Philosophy 4	5
*Ethics—Philosophy 3	3
Advanced Political Science 4	3
One Original Declamation—English 4.	

THIRD TERM.

Rural Economics—Agronomy 7	2
Agricultural or Horticultural Seminary—Agronomy 6 or Horticulture 6	2
Landscape Gardening—Horticulture 7	3
†Roads—Engineering 11	3
†History of Philosophy—Philosophy 5	4
†Meteorology—Meteorology 1	3
†Advanced Political Economy—Political Science 5	3
†Advanced Forestry—Forestry 2	3
One Original Declamation—English 4.	

COURSES IN ENGINEERING.

SOPHOMORE YEAR.

FIRST TERM.

	Exercises per week.
Analytic Geometry—Mathematics 4	5
Descriptive Geometry—Drawing 3a	2
Heat and Light—Physics 2	3
German—German 4	3
Shop Work—Shop Work 2a	3
Mechanism—Engineering 2a	2
Military Tactics—Military Science 2	1
One Theme—English 2.	

SECOND TERM.

Differential Calculus—Mathematics 5a	5
Descriptive Geometry—Drawing 3b	2
Sound and Electricity—Physics 3 and 4	3
German—German 5	3
Shop Work—Shop Work 2b	3
Mechanism—Engineering 2b	2
Military Tactics—Military Science 2	1
One Theme—English 2.	

†Elect 9 exercises.

THIRD TERM.

Integral Calculus—Mathematics 5 <i>b</i>	5
Electricity and Magnetism—Physics 4	3
German—German 6	3
Descriptive Geometry and Perspective Drawing—Drawing 3 <i>c</i> and 3 <i>d</i>	5
Mechanism—Engineering 2 <i>c</i>	2
Military Tactics—Military Science 2	1
One Theme—English 2.	

JUNIOR YEAR.

Throughout the year Shop Work is taken by Mechanical Engineering students and Theoretical Electricity by Electrical Engineering students.

FIRST TERM.

Mechanics of Engineering—Engineering 3 <i>a</i>	4
Inorganic Chemistry—Chemistry 1	3
Theoretical Electricity—Physics 7 <i>a</i>	3
Least Squares and Precision of Measurements—Physics 5	3
Steam Engineering—Engineering 5 <i>a</i>	3
Dynamos and Electro-Motors—Engineering 7 <i>a</i>	3
Shop Work—Shop Work 2 <i>d</i>	2
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	

SECOND TERM.

Mechanics of Engineering—Engineering 3 <i>b</i>	4
Inorganic Chemistry—Chemistry 2	3
Physical Laboratory—Physics 6 <i>a</i>	3
Steam Engineering—Engineering 5 <i>b</i>	3
Dynamos and Electro-Motors—Engineering 7 <i>b</i>	3
Theoretical Electricity—Physics 7 <i>b</i>	3
Shop Work—Shop Work 2 <i>e</i>	2
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	

THIRD TERM.

Mechanics of Engineering—Engineering 3 <i>c</i>	4
Mineralogy—Geology 2	3
Physical Laboratory—Physics 6 <i>b</i>	3
Steam Engineering—Engineering 5 <i>c</i>	3
Dynamos and Electro-Motors—Engineering 7 <i>c</i>	3
Theoretical Electricity—Physics 7 <i>c</i>	3
Shop Work—Shop Work 2 <i>f</i>	2
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	

COURSE IN MECHANICAL ENGINEERING.

SENIOR YEAR.

FIRST TERM.

Exercises per week.

Materials of Construction—Engineering 4	. . . . .	4
Hydraulics—Engineering 6	. . . . .	3
or French—French 4	. . . . .	3
Mechanical Drawing—Drawing 4 <i>b</i>	. . . . .	5
Mechanical Laboratory—Engineering 8 <i>a</i>	. . . . .	2
Chemical Laboratory—Chemistry 4	. . . . .	2
Shop Work—Shop Work 2 <i>g</i>	. . . . .	3
One Original Declamation—English 4.		

SECOND TERM.

Machine Design—Engineering 9	. . . . .	4
Mechanical Laboratory—Engineering 8 <i>b</i>	. . . . .	3
Mechanical Engineering—Engineering 10 <i>a</i>	. . . . .	3
or French—French 5	. . . . .	3
Chemical Laboratory—Chemistry 4	. . . . .	2
Drawing—Drawing 4 <i>c</i>	. . . . .	3
Shop Work—Shop Work 2 <i>h</i>	. . . . .	3
One Original Declamation—English 4.		

THIRD TERM.

Mechanical Engineering—Engineering 10 <i>b</i>	. . . . .	3
or French—French 6	. . . . .	3
Mechanical Laboratory—Engineering 8 <i>c</i>	. . . . .	2
Political Economy—Political Science 1	. . . . .	5
Thesis	. . . . .	3
Drawing—Drawing 4 <i>d</i>	. . . . .	3
Shop Work—Shop Work 2 <i>i</i>	. . . . .	3
One Original Declamation—English 4.		

COURSE IN ELECTRICAL ENGINEERING.

SENIOR YEAR.

FIRST TERM.

Exercises per week.

Materials of Construction—Engineering 4	. . . . .	4
Theoretical Electricity—Physics 7 <i>d</i>	. . . . .	3
Mechanical Drawing—Drawing 4 <i>b</i>	. . . . .	2
Mechanical Laboratory—Engineering 8 <i>a</i>	. . . . .	2
Electrical Engineering—Engineering 12 <i>a</i>	. . . . .	3
or French—French 4	. . . . .	3
Hydraulics—Engineering 6	. . . . .	3
Chemical Laboratory—Chemistry 4	. . . . .	2
One Original Declamation—English 4.		

SECOND TERM.

Electrical Laboratory—Physics 9 <i>a</i>	. . . . .	2
Electrical Engineering—Engineering 12 <i>b</i>	. . . . .	6
Mechanical Laboratory—Engineering 8 <i>b</i>	. . . . .	3
Theoretical Electricity—Physics 7 <i>e</i>	. . . . .	3
Chemical Laboratory—Chemistry 4	. . . . .	2
Mechanical Engineering—Engineering 10 <i>a</i>	. . . . .	3
or French—French 5	. . . . .	3
One Original Declamation—English 4.		

THIRD TERM.

Mechanical Laboratory—Engineering 8 <i>c</i>	. . . . .	2
Electrical Engineering—Engineering 12 <i>c</i>	. . . . .	4
or French—French 6	. . . . .	3
Electrical Laboratory—Physics 9 <i>b</i>	. . . . .	2
Thesis	. . . . .	3
Political Economy—Political Science I	. . . . .	5
Mechanical Engineering—Engineering 10 <i>b</i>	. . . . .	3
One Original Declamation—English 4.		

COURSE IN TECHNICAL CHEMISTRY.

SOPHOMORE YEAR.

FIRST TERM.

Exercises per week.

Analytic Geometry—Mathematics 4	.	.	.	.	.	.	.	5
Descriptive Geometry—Drawing 3a	.	.	.	.	.	.	.	2
German—German 4	.	.	.	.	.	.	.	3
Inorganic Chemistry—Chemistry 1	.	.	.	.	.	.	.	3
Heat and Light—Physics 2	.	.	.	.	.	.	.	3
Military Tactics—Military Science 2	.	.	.	.	.	.	.	1
One Theme—English 2.								

SECOND TERM.

Differential Calculus—Mathematics 5a	.	.	.	.	.	.	.	5
Descriptive Geometry—Drawing 3b	.	.	.	.	.	.	.	2
German—German 5	.	.	.	.	.	.	.	3
Inorganic Chemistry—Chemistry 2	.	.	.	.	.	.	.	3
Sound and Electricity—Physics 3 and 4	.	.	.	.	.	.	.	3
Military Tactics—Military Science 2	.	.	.	.	.	.	.	1
One Theme—English 2.								

THIRD TERM.

Integral Calculus—Mathematics 5b	.	.	.	.	.	.	.	5
Mineralogy—Geology 2	.	.	.	.	.	.	.	3
German—German 6	.	.	.	.	.	.	.	3
Organic Chemistry—Chemistry 3	.	.	.	.	.	.	.	2
Electricity and Magnetism—Physics 4	.	.	.	.	.	.	.	3
Military Tactics—Military Science 2	.	.	.	.	.	.	.	1
One Theme—English 2.								

JUNIOR YEAR.

FIRST TERM.

Chemistry of Plant Growth—Chemistry 5a	.	.	.	.	.	.	.	3
Shop Work—Shop Work 2a	.	.	.	.	.	.	.	2
French—French 4	.	.	.	.	.	.	.	3
Mechanics of Engineering—Engineering 3a	.	.	.	.	.	.	.	4
Chemical Laboratory—Chemistry 4 and 7	.	.	.	.	.	.	.	6
Military Tactics—Military Science 2	.	.	.	.	.	.	.	1
One Original Declamation—English 3.								

SECOND TERM.

Chemical Laboratory—Chemistry 7	.	.	.	.	.	.	.	7
Industrial Chemistry—Chemistry 6 <i>a</i>	.	.	.	.	.	.	.	2
Mechanics of Engineering—Engineering 3 <i>b</i>	.	.	.	.	.	.	.	4
French—French 5	.	.	.	.	.	.	.	3
Military Tactics—Military Science 2	.	.	.	.	.	.	.	1
One Original Declamation—English 3.								

THIRD TERM.

Chemical Laboratory—Chemistry 7	.	.	.	.	.	.	.	7
Metallurgy—Chemistry 6 <i>b</i>	.	.	.	.	.	.	.	2
Mechanics of Engineering—Engineering 3 <i>c</i>	.	.	.	.	.	.	.	5
French—French 6	.	.	.	.	.	.	.	3
Military Tactics—Military Science 2	.	.	.	.	.	.	.	1
One Original Declamation—English 3.								

SENIOR YEAR.

FIRST TERM.

Chemical Laboratory—Chemistry 7	.	.	.	.	.	.	.	7
Organic Chemistry—Chemistry 8	.	.	.	.	.	.	.	2
Chemical Journals—Chemistry 9	.	.	.	.	.	.	.	1
Steam Engineering—Engineering 5 <i>a</i>	.	.	.	.	.	.	.	3
Application of Electricity—Physics 8 <i>a</i>	.	.	.	.	.	.	.	3
One Original Declamation—English 4.								

SECOND TERM.

Chemical Laboratory—Chemistry 7 and Thesis	.	.	.	.	.	.	.	7
Steam Engineering—Engineering 5 <i>b</i>	.	.	.	.	.	.	.	3
Chemical Journals—Chemistry 9	.	.	.	.	.	.	.	1
Physical Chemistry—Chemistry 10 <i>a</i>	.	.	.	.	.	.	.	2
Applications of Electricity—Physics 8 <i>b</i>	.	.	.	.	.	.	.	3
One Original Declamation—English 4.								

THIRD TERM.

Chemical Laboratory—Chemistry 7 and Thesis	.	.	.	.	.	.	.	5
Chemical Journals—Chemistry 9	.	.	.	.	.	.	.	1
Theoretical Chemistry—Chemistry 10 <i>b</i>	.	.	.	.	.	.	.	2
Political Economy—Political Science 1	.	.	.	.	.	.	.	5
Meteorology—Meteorology 1	.	.	.	.	.	.	.	3
One Original Declamation—English 4.								

GENERAL COURSE.

SOPHOMORE YEAR.

FIRST TERM.

Exercises per week.

Introductory Zoölogy—Zoölogy 1	3
German—German 4	3
Inorganic Chemistry—Chemistry 1	3
Heat and Light—Physics 2	3
History—History 1 or 4, or Analytic Geometry—Mathematics 4	4 or 5
Military Tactics—Military Science 2	1
One Theme—English 2.	

SECOND TERM.

German—German 5	3
Inorganic Chemistry—Chemistry 2	3
Sound and Electricity—Physics 3 and 4	3
*History—History 2 or 5	3
*Animal Biology—Zoölogy 2	2
*Industrial Drawing—Drawing 2a	2
*Differential Calculus—Mathematics 5a	5
*Forestry—Forestry 1	2
Military Tactics—Military Science 2	1
One Theme—English 2.	

* Elect 17 exercises.

THIRD TERM.

German—German 6	3
Electricity and Magnetism—Physics 4	3
*History—History 3 or 6	3
*Entomology—Zoölogy 3	3
*Organic Chemistry—Chemistry 3	2
*Industrial Drawing—Drawing 2b	3
*Integral Calculus—Mathematics 5b	5
Military Tactics—Military Science 2	1
One Theme—English 2.	

* Elect 10 exercises.

JUNIOR YEAR.

FIRST TERM.

French—French 4.	3
American Political History—History 7	4
*Early English—English 5	3
*German—German 7	3
*Chemistry of Plant Growth—Chemistry 5 <i>a</i>	3
*Economic Ornithology—Zoölogy 4	1
*Chemical Laboratory—Chemistry 4	3
*Least Squares and Precision of Measurements—Physics 5	3
*Drawing—Drawing 5 <i>a</i>	3
*Differential Equations—Mathematics 7	2
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	

* Elect 9 exercises.

SECOND TERM.

French—French 5	3
American Political History—History 8	3
*Elizabethan Writers—English 6	2
Logic—Philosophy 1	3
*German—German 8	3
*Geology—Geology 1	3
*Food and Nutrition—Chemistry 5 <i>b</i>	2
*Chemical Laboratory—Chemistry 4	3
*Physical Laboratory—Physics 6 <i>a</i>	3
*Drawing—Drawing 5 <i>b</i>	2 or 5
*Quaternions—Mathematics 8	2
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	

* Elect 8 exercises.

THIRD TERM.

French—French 6	3
*Mineralogy—Geology 2	3
*Writers of Restoration—English 7	2
Political Economy—Political Science 1	5
Military Tactics—Military Science 2	1
One Original Declamation—English 3.	
*Drawing—Drawing 5 <i>c</i>	3
*Chemical Laboratory—Chemistry 7	3
*Physical Laboratory—Physics 6 <i>b</i>	3
*German—German 9	3

* Elect 9 exercises.

SENIOR YEAR.

FIRST TERM.

English 4 required; sixteen exercises elective.

Constitutional Law—Political Science 3	}	. . . . .	5
Laws of Business—Political Science 2			
French—French 7		. . . . .	3
Victorian Writers—English 8		. . . . .	3
Psychology—Philosophy 2		. . . . .	3
Chemical Laboratory—Chemistry 7		. . . . .	3
Advanced Zoölogy—Zoölogy 6		. . . . .	4
Advanced Botany—Botany 3		. . . . .	3
Drawing and History of Painting—Drawing 6a		. . . . .	3
One Original Declamation—English 4.			
Thesis work		. . . . .	2

SECOND TERM.

English 4 required; sixteen exercises elective.

French—French 8	. . . . .	3
Astronomy—Mathematics 6	. . . . .	4
International Law—Political Science 6	. . . . .	3
Elements of Philosophy—Philosophy 4	. . . . .	5
Ethics—Philosophy 3	. . . . .	3
Advanced Political Economy—Political Science 4	. . . . .	3
Chemical Laboratory—Chemistry 7	. . . . .	3
Advanced Zoölogy—Zoölogy 6	. . . . .	3
Advanced Botany—Botany 3	. . . . .	3
Drawing and History of Painting—Drawing 6b	. . . . .	3
One Original Declamation—English 4.		
Thesis work	. . . . .	1 or 2

THIRD TERM.

English 4 required; fourteen exercises elective.

American Literature—English 9	. . . . .	5
French—French 9	. . . . .	3
Meteorology—Meteorology 1	. . . . .	3
Roads—Engineering 11	. . . . .	3
History of Philosophy—Philosophy 5	. . . . .	4
Advanced Political Economy—Political Science 5	. . . . .	3
Chemical Laboratory—Chemistry 7	. . . . .	3
Advanced Zoölogy—Zoölogy 6	. . . . .	3
Advanced Botany—Botany 3	. . . . .	3
Drawing and History of Painting—Drawing 6c	. . . . .	3
Landscape Gardening—Horticulture 7	. . . . .	3
Advanced Forestry—Forestry 2	. . . . .	3
One Original Declamation—English 4.		
Thesis Work.		

HOURS OF STUDY.

FRESHMAN CLASS FOR

Term	Day	Section	8-9	9-10	10-11
First	Mon.	I II	..... .....	..... .....	Mathematics 1...
	Tues.	I II	German 1.....	French 1.....	Mathematics 1...
	Wed.	I II	Drawing 1a.....	Drawing 1a.....	English 1a.....
	Thu.	I II	German 1.....	French 1.....	Mathematics 1... Military Sci. 2...
	Fri.	I II	..... Drawing 1a.....	History 1 or 4..... Drawing 1a.....	Mathematics 1... English 1a.....
	Sat.	I II	German 1.....	French 1.....	Mathematics 1...
Second	Mon.	I II	..... .....	..... .....	Mathematics 3...
	Tues.	I II	German 2.....	French 2.....	Mathematics 3...
	Wed.	I II	Drawing 1b.....	Drawing 1b.....	Mathematics 3... English 1b.....
	Thu.	I II	German 2.....	French 2.....	Mathematics 3... Military Sci. 2...
	Fri.	I II	..... Drawing 1b.....	..... Drawing 1b.....	..... English 1b.....
	Sat.	I II	German 2.....	French 2.....	Mathematics 3...
Third	Mon.	..... .....	..... .....	Drawing 4c.....	Physics 1.....
	Tues.	..... .....	German 3.....	Botany 1..... French 3..... Drawing 4a..... French 3.....	Botany 1..... Drawing 4a.....
	Wed.	..... .....	Military Sci. 2... English 1c.....	English 1c..... Military Science 2...	Physics 1.....
	Thu.	..... .....	German 3.....	Botany 1..... French 3..... Drawing 4a..... French 3.....	Botany 1..... Drawing 4a.....
	Fri.	..... .....	..... English 1c.....	English 1c.....	Physics 1.....
	Sat.	..... .....	German 3.....	Botany 1..... French 3..... Shop-work 1c..... French 3.....	Botany 1..... Shop-work 1c.....

ALL FOUR YEARS' COURSES.

Day	Section	11-11.50.	1.30-2.30.	2.30-4.
Mon.	I II	Mathematics 1.....	Drawing 1a..... Shop-work 1a.....	Drawing 1a Shop-work 1a
Tues.	I II	Mathematics 1.....	Drawing 1a..... Shop-work 1a.....	Drawing 1a Shop-work 1a
Wed.	I II	English 1a History 1 or 4	Drawing 1a or Shop-work 1a or.....	Shop-work 1a Drawing 1a
Thurs.	I II	Military Science 2... Mathematics 1	Shop-work 1a or Drawing 1a	History 1 or 4 Drawing 1a
Fri.	I II	English 1a Mathematics 1.....	Shop-work 1a... .. Drawing 1a.....	Shop-work 1a Drawing 1a
Sat.	I II	Mathematics 1.....		
Mon.	I II	Mathematics 3	Drawing 1b..... Shop-work 1b or.....	Drawing 1b History 2 or 5
Tues.	I II	Mathematics 3	Drawing 1b Shop-work 1b or	Drawing 1b History 2 or 5
Wed.	I II	English 1b Mathematics 3	Drawing 1b or Shop-work 1b or.....	Shop-work 1b Drawing 1b
Thurs.	I II	Military Science 2... Mathematics 3.....	Shop-work 1b..... Drawing 1b	Shop-work 1b Drawing 1b
Fri.	I II	English 1b History 2 or 5.....	Shop-work 1b..... Drawing 1b.....	Shop-work 1b Drawing 1b
Sat.	I II	Mathematics 3		
Mon.		History 3 or 6	Engineering 1.....	Engineering 1
Tues.		Botany 1 Drawing 4a	Engineering 1.	Engineering 1
Wed.		Horticulture 3.....	Engineering 1.....	Engineering 1
Thurs.		Botany 1..... Drawing 4a	Shop-work 1c..... History 3 or 6	Shop-work 1c History 3 or 6
Fri.		Horticulture 3.....	Shop-work 1c..... History 3 or 6.....	Shop-work 1c History 3 or 6
Sat.		Botany 1..... Shop-work 1c.....		

AGRICULTURE.—SOPHOMORE CLASS.

TERM	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First	Monday	.....	.....	Chemistry 1	Chemistry 3	Zoölogy 1	Zoölogy 1
	Tuesday	Horticulture 2	Horticulture 2	Physics 2	German 4	Agronomy 3	Agronomy 3
	Wednesday	.....	Agronomy 3	Chemistry 1	Chemistry 3	Zoölogy 1	Zoölogy 1
	Thursday	Military Science 2	.....	Physics 2	German 4	Horticulture 2	Horticulture 2
	Friday	.....	Agronomy 3	Chemistry 1	.....	Zoölogy 1	Zoölogy 1
	Saturday	Horticulture 2	Horticulture 2	Physics 2	German 4	.....	.....
Second..	Monday	.....	.....	Chemistry 2	.....	Forestry 1	.....
	Tuesday	.....	Forestry 1	Physics 3 & 4	German 5	Zoölogy 5	.....
	Wednesday	Horticulture 3	Horticulture 3	Chemistry 2	Agronomy 4	Zoölogy 2	Zoölogy 2
	Thursday	Military Science 2	Forestry 1	Physics 3 & 4	German 5	Forestry 1	Forestry 1
	Friday	Horticulture 3	Horticulture 3	Chemistry 2	Agronomy 4	Zoölogy 2	Zoölogy 2
	Saturday	Zoölogy 5	.....	Physics 3 & 4	German 5	.....	.....
Third	Monday	.....	Botany 2	Botany 2	Chemistry 3	Zoölogy 3	Zoölogy 3
	Tuesday	.....	Animal Husbandry 1	Physics 4	German 6	Zoölogy 3	Zoölogy 3
	Wednesday	.....	Botany 2	Botany 2	.....	Zoölogy 3	Zoölogy 3
	Thursday	Military Science 2	Animal Husbandry 1	Physics 4	German 6	Zoölogy 3	Zoölogy 3
	Friday	.....	Animal Husbandry 1	Animal Hus- bandry 1	Chemistry 3	Zoölogy 3	Zoölogy 3
	Saturday	Physics 4	German 6

AGRICULTURE.—JUNIOR CLASS.

AND THE MECHANIC ARTS.

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Term	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First ...	Monday	Military Science 2	English 5	French 4	Chemistry 4	Chemistry 4
	Tuesday	Chemistry 5a	.....	History 4 Horticulture 6 English 5	History 4 Horticulture 6 French 4	Chemistry 4	Chemistry 4
	Wednesday	Chemistry 5a	Animal Industry 2	.....	French 4	Chemistry 4	Chemistry 4
	Thursday	.....	Horticulture 4	History 4 Horticulture 4 English 5	History 4 Horticulture 4 French 4	Animal Industry 2	Animal Industry 2
	Friday	Chemistry 5a	.....	.....	.....	History 4	History 4
	Saturday	Zoology 4	Animal Industry 2	History 4 Horticulture 4 Philosophy 1	History 4	.....	.....
Second.	Monday	.....	.....	History 5	French 5	Chemistry 4	Chemistry 4
	Tuesday	Animal Industry 3	History 5	History 5	Geology 1	Chemistry 4	Chemistry 4
	Wednesday	Chemistry 5b	English 6	Philosophy 1	French 5	Chemistry 4	Chemistry 4
	Thursday	Animal Industry 3	History 5	History 5	Geology 1	.....	.....
	Friday	Chemistry 5b	English 6	Philosophy 1	French 5	Animal Industry 3	Animal Industry 3
	Saturday	Military Science 2	History 5	History 5	Geology 1	.....	.....
Third..	Monday	.....	Geology 2	Geology 2	French 6	.....	.....
	Tuesday	Political Science 1	.....	Animal Industry 4	English 7	History 3	History 3
	Wednesday	Political Science 1	Geology 2	Geology 2	French 6	.....	.....
	Thursday	Political Science 1	.....	Animal Industry 4	English 7	History 3	History 3
	Friday	Political Science 1	Geology 2	Geology 2	French 6	History 3	History 3
	Saturday	Political Science 1	.....	Animal Industry 4	Military Science 2	.....	.....

AGRICULTURE.—SENIOR CLASS.

TERM	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First...	Monday	.....	.....	.....	.....	Animal Industry 5	.....
	Tuesday	.....	Political Science 2 & 3	English 8	Philosophy 2	Animal Industry 5	.....
	Wednesday	.....	Political Science 2 & 3	.....	.....	Animal Industry 5	Animal Indus- try 5
	Thursday	.....	Political Science 2 & 3	English 8	Philosophy 2	.....	.....
	Friday	.....	Political Science 2 & 3	.....	.....	.....	.....
	Saturday	.....	Political Science 2 & 3	English 8	Philosophy 2	.....	.....
	Monday	.....	Animal Industry 6	.....	Political Science 6	Dairy Husbandry	Dairy Husbandry
Second.	Tuesday	.....	Philosophy 4 or Mathematics 6	Philosophy 3	Adv. Polit. Sci. 4	Dairy Husbandry	Dairy Husbandry
	Wednesday	Animal Industry 6	Philosophy 4 or Mathematics 6	Horticulture 5	Political Science 6	Dairy Husbandry	Dairy Husbandry
	Thursday	.....	Philosophy 4 or Mathematics 6	Philosophy 3	Adv. Polit. Sci. 4	.....	.....
	Friday	Animal Industry 6	Philosophy 4 or Mathematics 6	Horticulture 5	.....	.....	Political Sci- ence 6
	Saturday	.....	Philosophy 4	Philosophy 3	Adv. Polit. Sci. 4	.....	.....
	Monday	Animal Industry 7	.....	Engineering 11	Philosophy 5	Horticulture 7	Horticulture 7
	Tuesday	Agronomy 6 or Horticulture 6	English 10	Meteorology 1	Political Science 5	English 10	English 10
Third..	Wednesday	Horticulture 7	English 10	Engineering 11	Philosophy 5	.....	.....
	Thursday	Agronomy 6 or Horticulture 6	English 10	Meteorology 1	Political Science 5	.....	.....
	Friday	Horticulture 7	English 10	Engineering 11	Philosophy 5	.....	.....
	Saturday	Animal Industry 7	Philosophy 5	Meteorology 1	Political Science 5	.....	.....

ENGINEERING.—SOPHOMORE CLASS.

Term	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First....	Monday	.....	Drawing 3a	Drawing 3a	Drawing 3a	Shop-work 2a	Shop-work 2a
	Tuesday	Mathematics 4	.....	Physics 2	German 4	.....	.....
	Wednesday	Mathematics 4	.....	Drawing 3a	Drawing 3a	Shop-work 2a	Shop-work 2a
	Thursday	Mathematics 4	Military Science 2	Physics 2	German 4	.....	.....
	Friday	Mathematics 4	Engineering 2a	Engineering 2a	Engineering 2a	Shop-work 2a	Shop-work 2a
	Saturday	Mathematics 4	Engineering 2a	Physics 2	German 4	.....	.....
Second..	Monday	.....	Drawing 3b	Drawing 3b	Drawing 3b	Shop-work 2b	Shop-work 2b
	Tuesday	Mathematics 5a	Engineering 2b	Physics 3 & 4	German 5	.....	.....
	Wednesday	Mathematics 5a	.....	Drawing 3b	Drawing 3b	Shop-work 2b	Shop-work 2b
	Thursday	Mathematics 5a	Military Science 2	Physics 3 & 4	German 5	.....	.....
	Friday	Mathematics 5a	Engineering 2b	Engineering 2b	Engineering 2b	Shop-work 2b	Shop-work 2b
	Saturday	Mathematics 5a	.....	Physics 3 & 4	German 5	.....	.....
Third....	Monday	.....	Engineering 2c	Engineering 2c	Engineering 2c	Drawing 3c & 3d	Drawing 3c & 3d
	Tuesday	Mathematics 5b	.....	Physics 4	German 6	Drawing 3c & 3d	Drawing 3c & 3d
	Wednesday	Mathematics 5b	Engineering 2c	Engineering 2c	Engineering 2c	Drawing 3c & 3d	Drawing 3c & 3d
	Thursday	Mathematics 5b	Military Science 2	Engineering 2c	German 6	Drawing 3c & 3d	Drawing 3c & 3d
	Friday	Mathematics 5b	.....	Physics 4	.....	Drawing 3c & 3d	Drawing 3c & 3d
	Saturday	Mathematics 5b	.....	Physics 4	German 6	.....	.....

ENGINEERING.—JUNIOR CLASS.

Term	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First	Monday	.....	Engineering 7a	Chemistry 1	Physics 7a	Physics 5	Physics 5
	Tuesday	.....	Engineering 3a	.....	Engineering 5a	Physics 5	Physics 5
	Wednesday	Military Science 2	Engineering 3a	Chemistry 1	Physics 7a	Physics 5	Physics 5
	Thursday	Engineering 7a	.....	.....	Engineering 5a	Shop-work 2d	Shop-work 2d
	Friday	Engineering 7a	Engineering 3a	Chemistry 1	Physics 7a	Shop-work 2d	Shop-work 2d
	Saturday	.....	Engineering 3a	.....	Engineering 5a	.....	.....
Second ..	Monday	.....	Engineering 7b	Chemistry 2	Physics 7b	Physics 6a	Physics 6a
	Tuesday	.....	Engineering 3b	.....	Engineering 5b	Physics 6a	Physics 6a
	Wednesday	Engineering 7b	Engineering 3b	Chemistry 2	Physics 7b	Physics 6a	Physics 6a
	Thursday	Engineering 7b	Engineering 3b	.....	Engineering 5b	Shop-work 2e	Shop-work 2e
	Friday	.....	Engineering 3b	Chemistry 2	Physics 7b	Shop-work 2e	Shop-work 2e
	Saturday	Military Science 2	Engineering 3b	.....	Engineering 5b	.....	.....
Third ...	Monday	.....	Geology 2	Geology 2	Physics 7c	Physics 6b	Physics 6b
	Tuesday	Engineering 3c	.....	Engineering 5c	Engineering 7c	Physics 6b	Physics 6b
	Wednesday	Engineering 3c	Geology 2	Geology 2	Physics 7c	Physics 6b	Physics 6b
	Thursday	Engineering 3c	.....	Engineering 5c	Engineering 7c	Shop-work 2f	Shop-work 2f
	Friday	Engineering 3c	Geology 2	Geology 2	Physics 7c	Shop-work 2f	Shop-work 2f
	Saturday	.....	Engineering 7c	Engineering 5c	Military Science 2	.....	.....

MECHANICAL ENGINEERING.—SENIOR CLASS.

Term	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First	Monday	.....	.....	Engineer- ing f	French 4 or Engine'g 6	Chemistry 4	Chemistry 4
	Tuesday	Engineering 4	.....	Engineer- ing 6	French 4	Chemistry 4	Chemistry 4
	Wednesday	.....	.....	Engineer- ing 4	.....	Engineering 8a	Engineering 8a
	Thursday	.....	Engineering 6	Engineer- ing 4	.....	Engineering 8a	Engineering 8a
	Friday	Drawing 4d	Drawing 4d	Drawing 4d	French 4	Engineering 8a	Engineering 8a
	Saturday	Drawing 4d	Drawing 4d	Drawing 4d	.....	.....	.....
Second ..	Monday	.....	.....	.....	Engine'g 10a or French 5	Chemistry 4	Chemistry 4
	Tuesday	Engineering 9	.....	.....	Chemistry 4	Chemistry 4	Chemistry 4
	Wednesday	.....	.....	Engineer- ing 9	Engine'g 10a or French 5	Engineering 8b	Engineering 8b
	Thursday	.....	.....	Engineer- ing 9	.....	Engineering 8b	Engineering 8b
	Friday	.....	.....	.....	Engine'g 10a or French 5	Engineering 8b	Engineering 8b
	Saturday	.....	.....	Engineer- ing 9	.....	.....	.....
Third	Monday	.....	.....	.....	Engine'g 10b or French 6	Engineering 8c	Engineering 8c
	Tuesday	Political Science 1	.....	.....	Engineering 8c	Engineering 8c	Engineering 8c
	Wednesday	Political Science 1	.....	.....	Thesis	Thesis	Thesis
	Thursday	Political Science 1	.....	.....	Thesis	Thesis	Thesis
	Friday	Political Science 1	.....	.....	Thesis	Thesis	Thesis
	Saturday	Political Science 1	Engineering 10b	.....	Engine'g 10b or French 6	Thesis	Thesis

ELECTRICAL ENGINEERING.—SENIOR CLASS.

Term	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First	Monday	Engineering 12a	.....	Engineering 4	Engineering 6 or French 4	Chemistry 4	Chemistry 4
	Tuesday	Engineering 4	.....	Engineering 6	Physics 7d	.....	.....
	Wednesday	Engineering 12a	Physics 7d	Engineering 4	French 4	Chemistry 4	Chemistry 4
	Thursday	.....	Engineering 6	Engineering 4	Engineering 12a	Engineering 8a	Engineering 8a
	Friday	Drawing 4d	Drawing 4d	Drawing 4d	French 4	Engineering 8a	Engineering 8a
	Saturday	Drawing 4d	Drawing 4d	Drawing 4d	Physics 7d	.....	.....
Second...	Monday	.....	.....	Physics 7e	Engineering 10a or French 5	Chemistry 4	Chemistry 4
	Tuesday	.....	Physics 9a	Physics 9a	Engineering 12b	Chemistry 4	Chemistry 4
	Wednesday	.....	Engineering 12b	Physics 7e	Engineering 10a or French 5	Engineering 8b	Engineering 8b
	Thursday	.....	Physics 9a	Physics 9a	Engineering 12b	Engineering 8b	Engineering 8b
	Friday	.....	Engineering 12b	Physics 7e	Engineering 10a or French 5	Engineering 8b	Engineering 8b
	Saturday	Engineering 12b	.....	.....	Engineering 12b	.....	.....
Third	Monday	.....	Engineering 12c	.....	Engineering 10b or French 6	Engineering 8c	Engineering 8c
	Tuesday	Political Science 1	Engineering 12c	.....	.....	Engineering 8c	Engineering 8c
	Wednesday	Political Science 1	Thesis	Thesis	Engineering 10b or French 6	Physics 9b	Physics 9b
	Thursday	Political Science 1	Thesis	Thesis	Thesis	Physics 9b	Physics 9b
	Friday	Political Science 1	Engineering 12c	.....	French 6	Thesis	Thesis
	Saturday	Political Science 1	Engineering 10b	.....	Engineering 12c	.....	.....

TECHNICAL CHEMISTRY.—SOPHOMORE CLASS.

Term	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First	Monday	.....	Drawing 3a	Drawing 3a Chemistry 1	Drawing 3a	.....	.....
	Tuesday	Mathematics 4	.....	Physics 2	German 4	.....	.....
	Wednesday	Mathematics 4	.....	Drawing 3a Chemistry 1	Drawing 3a	.....	.....
	Thursday	Mathematics 4	Military Science 2	Physics 2	German 4	.....	.....
	Friday	Mathematics 4	.....	Chemistry 1	.....	.....	.....
	Saturday	Mathematics 4	.....	Physics 2	German 4	.....	.....
Second..	Monday	.....	Drawing 3a	Drawing 3a Chemistry 2	Drawing 3a	.....	.....
	Tuesday	Mathematics 5a	.....	Physics 3 & 4	German 5	.....	.....
	Wednesday	Mathematics 5a	.....	Drawing 3a Chemistry 2	Drawing 3a	.....	.....
	Thursday	Mathematics 5a	Military Science 2	Physics 3 & 4	German 5	.....	.....
	Friday	Mathematics 5a	.....	Chemistry 2	.....	.....	.....
	Saturday	Mathematics 5a	.....	Physics 3 & 4	German 5	.....	.....
Third....	Monday	.....	Geology 2	Geology 2	.....	.....	.....
	Tuesday	Mathematics 5b	.....	Physics 4	German 6	.....	.....
	Wednesday	Mathematics 5b	Geology 2	Geology 2	Chemistry 3	.....	.....
	Thursday	Mathematics 5b	Military Science 2	Physics 4	German 6	.....	.....
	Friday	Mathematics 5b	Geology 2	Geology 2	Chemistry 3	.....	.....
	Saturday	Mathematics 5b	.....	Physics 4	German 6	.....	.....

TECHNICAL CHEMISTRY.—JUNIOR CLASS.

Term	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First ...	Monday	Military Science	Military Science 2	.....	French 4	Chemistry 4 & 7	Chemistry 4 & 7
	Tuesday	Chemistry 5a	Engineering 3a	.....	.....	Chemistry 4 & 7	Chemistry 4 & 7
	Wednesday	Chemistry 5a	Engineering 3a	.....	French 4	Chemistry 4 & 7	Chemistry 4 & 7
	Thursday	Shop-work 2a	Shop-work 2a	Shop-work 2a	Shop-work 2a	Chemistry 4 & 7	Chemistry 4 & 7
	Friday	Chemistry 5a	Engineering 3a	.....	French 4	Chemistry 4 & 7	Chemistry 4 & 7
	Saturday	.....	Engineering 3a	Chemistry 4 & 7	Chemistry 4 & 7	.....	.....
Second..	Monday	.....	Chemistry 7	Chemistry 7	French 5	Chemistry 7	Chemistry 7
	Tuesday	.....	Engineering 3b	Chemistry 6a	.....	Chemistry 7	Chemistry 7
	Wednesday	.....	Engineering 3b	Chemistry 6a	French 5	Chemistry 7	Chemistry 7
	Thursday	.....	Engineering 3b	.....	.....	Chemistry 7	Chemistry 7
	Friday	Chemistry 7	Chemistry 7	Chemistry 7	French 5	Chemistry 7	Chemistry 7
	Saturday	Military Science 2	Engineering 3b	.....	.....	.....	.....
Third....	Monday	.....	Chemistry 7	.....	French 6	Chemistry 7	Chemistry 7
	Tuesday	Engineering 3c	.....	.....	Chemistry 6b	Chemistry 7	Chemistry 7
	Wednesday	Engineering 3c	.....	.....	French 6	Chemistry 7	Chemistry 7
	Thursday	Engineering 3c	Chemistry 7	Chemistry 7	Chemistry 6b	Chemistry 7	Chemistry 7
	Friday	Engineering 3c	.....	.....	French 6	Chemistry 7	Chemistry 7
	Saturday	Military Science 2	Chemistry 7	Chemistry 7	Military Sci. 2	.....	.....

TECHNICAL CHEMISTRY.—SENIOR CLASS.

Term	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First....	Monday	.....	.....	.....	Physics 8a	Chemistry 7	Chemistry 7
	Tuesday	Chemistry 7	Chemistry 7	Chemistry 7	Engineering 5a	Chemistry 8	Chemistry 8
	Wednesday	Physics 8a	Chemistry 7	Chemistry 7	.....	Chemistry 7	Chemistry 7
	Thursday	.....	Chemistry 7	Chemistry 7	Engineering 5a	Chemistry 8	Chemistry 8
	Friday	.....	Chemistry 7	Chemistry 7	Physics 8a	Chemistry 7	Chemistry 7
	Saturday	.....	Chemistry 9	.....	Engineering 5a	.....	.....
	Monday	.....	.....	.....	Physics 8b	.....	.....
Second..	Tuesday	.....	.....	Chemistry 10a	Engineering 5b	.....	.....
	Wednesday	Chemistry 7	and	Thesis	Physics 8b	.....	.....
	Thursday	.....	.....	Chemistry 10a	Engineering 5b	Chemistry 7	and Thesis
	Friday	Chemistry 7	and	Thesis	Physics 8b	.....	.....
	Saturday	Chemistry 7	and Thesis	Chemistry 9	Engineering 5b	Chemistry 7	and Thesis
	Monday	.....	.....	.....	.....	Chemistry 7	and Thesis
	Tuesday	Political Science 1	.....	Meteorology 1	Chemistry 10b	Chemistry 7	and Thesis
Third....	Wednesday	Political Science 1	.....	.....	.....	Chemistry 7	and Thesis
	Thursday	Political Science 1	.....	Meteorology 1	Chemistry 10b	Chemistry 7	and Thesis
	Friday	Political Science 1	.....	.....	.....	Chemistry 7	and Thesis
	Saturday	Political Science 1	.....	.....	.....	.....	.....
	Monday	.....	.....	.....	.....	.....	.....
	Tuesday	Political Science 1	.....	.....	.....	.....	.....
	Wednesday	Political Science 1	.....	.....	.....	.....	.....

GENERAL COURSE.—SOPHOMORE CLASS.

TERM	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First	Monday	.....	.....	Chemistry 1	.....	Zoölogy 1	Zoölogy 1
	Tuesday	Mathematics 4	.....	Physics 2	German 4	History 1 or 4	History 1 or 4
	Wednesday	Mathematics 4	.....	Chemistry 1	History 1 or 4	Zoölogy 1	Zoölogy 1
	Thursday	Military Science 2	.....	Physics 2	German 4	History 1 or 4	History 1 or 4
	Friday	Mathematics 4	Military Science 2	Chemistry 1	.....	Zoölogy 1	Zoölogy 1
	Saturday	Mathematics 4	History 1 or 4	Physics 2	German 4	.....	.....
Second..	Monday	.....	.....	Chemistry 2	English 10	History 2 or 5	History 2 or 5
	Tuesday	Mathematics 5a	.....	Physics 3 & 4	German 5	History 2 or 5	History 2 or 5
	Wednesday	Military Science 2	Forestry 1	Chemistry 2	English 10	Zoölogy 2	Zoölogy 2
	Thursday	Mathematics 5a	Drawing 2a	Physics 3 & 4	German 5	Forestry 1	Forestry 1
	Friday	Mathematics 5a	Forestry 1	Chemistry 2	History 2 or 5	Zoölogy 2	Zoölogy 2
	Saturday	Drawing 2a	Drawing 2a	Physics 3 & 4	German 5	.....	.....
Third ...	Monday	Mathematics 5a	.....	Drawing 2b	History 3 or 6	Zoölogy 3	Zoölogy 3
	Tuesday	Mathematics 5b	Drawing 2b	Physics 4	German 6	English 11	English 11
	Wednesday	Mathematics 5b	Military Science 2	Drawing 2b	Chemistry 3	Zoölogy 3	Zoölogy 3
	Thursday	Military Science 2	English 11	Physics 4	German 6	History 3 or 6	History 3 or 6
	Friday	Mathematics 5b	Drawing 2b	Drawing 2b	Chemistry 3	History 3 or 6	History 3 or 6
	Saturday	Mathematics 5b	Physics 4	German 6	Zoölogy 3	Zoölogy 3

GENERAL COURSE.—JUNIOR CLASS.

AND THE MECHANIC ARTS.

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TERM	Day	8-9	9-10	10-11	11-11.50	1.30-2.30	2.30-4
First	Monday	Military Science 2	English 5	French 4	Chemistry 4 Physics 5	Chemistry 4 Physics 5
	Tuesday	Drawing 5a Chemistry 5a	Drawing 5a	History 7	History 7	Chemistry 4 Physics 5	Chemistry 4 Physics 5
	Wednesday	Chemistry 5a German 7	.....	English 5	French 4	Chemistry 4 Physics 5	Chemistry 4 Physics 5
	Thursday	Military Science 2	Drawing 5a	History 7	History 7	Drawing 5a	Drawing 5a
	Friday	Chemistry 5a German 7	.....	English 5	French 4	History 7	History 7
	Saturday	Zoology 4	.....	History 7	History 7	.....	.....
	Monday	.....	.....	Philosophy 1	French 5	Chemistry 4 Physics 6a	Chemistry 4 Physics 6a
Second..	Tuesday	Drawing 5b Chemistry 5b	History 8	History 8	Geology 1	Chemistry 4 Physics 6a	Chemistry 4 Physics 6a
	Wednesday	German 8	English 6	Philosophy 1	French 5	Chemistry 4 Physics 6a	Chemistry 4 Physics 6a
	Thursday	Drawing 5b	History 8	History 8	Geology 1	Drawing 5b	Drawing 5b
	Friday	Chemistry 5b German 8	English 6	Philosophy 1	French 5	Drawing 5b	Drawing 5b
	Saturday	Drawing 5b	History 8	History 8	Geology 1	Chemistry 7 Physics 6b	Chemistry 7 Physics 6b
	Monday	.....	Geology 2	Geology 2	French 6	Chemistry 7 Physics 6b	Chemistry 7 Physics 6b
	Tuesday	Political Science 1	Drawing 5c	Drawing 5c	English 7	.....	.....
Third ..	Wednesday	German 9	Geology 2	Geology 2	French 6	.....	.....
	Thursday	Political Science 1 Political Science 1	Drawing 5c	Drawing 5c	English 7	.....	.....
	Friday	German 9	Geology 2	Geology 2	French 6	.....	.....
	Saturday	Political Science 1 Political Science 1	Drawing 5c	Drawing 5c	Military Sci- ence 2	.....	.....
	Monday	.....	.....	.....	.....	.....	.....
	Tuesday	.....	.....	.....	.....	.....	.....
	Wednesday	.....	.....	.....	.....	.....	.....

GENERAL COURSE.—

TERM	Day	8-9	9-10	10-11
First ..	Monday	.....	.....	French 7
	Tuesday	.....	Political Science 3 Political Science 2	English 8
	Wednesday	.....	Political Science 3 Political Science 2	French 7
	Thursday	.....	Political Science 3	English 8
	Friday	.....	.....	French 7
	Saturday	.....	Political Science 2 Political Science 3	English 8
Second	Monday	.....	.....	French 8
	Tuesday	.....	Philosophy 4 Mathematics 6	Philosophy 3
	Wednesday	.....	Philosophy 4 Mathematics 6	French 8
	Thursday	.....	Philosophy 4 Mathematics 6	Philosophy 3
	Friday	.....	Philosophy 4 Mathematics 6	French 8
	Saturday	.....	Philosophy 4	Philosophy 3
Third .	Monday	.....	.....	Engineering 11 French 9
	Tuesday	.....	English 9	Meteorology 1
	Wednesday	.....	English 9	Engineering 11 French 9
	Thursday	.....	English 9	Meteorology 1
	Friday	.....	English 9	Engineering 11 French 9
	Saturday	.....	Philosophy 5	Meteorology 1

SENIOR CLASS.

Day	11-11.50	1.30-2.30	2.30-4
Monday	.....	Drawing 6a	Drawing 6a
	.....	Botany 3	Botany 3
	.....	Zoology 6	Zoology 6
	.....	Chemistry 7	Chemistry 7
Tuesday	Philosophy 2	Drawing 6a	Drawing 6a
	.....	Botany 3	Botany 3
	.....	Zoology 6	Zoology 6
	.....	Chemistry 7	Chemistry 7
Wednesday	.....	Drawing 6a	Drawing 6a
	.....	Botany 3	Botany 3
	.....	Zoology 6	Zoology 6
	.....	Chemistry 7	Chemistry 7
Thursday	Philosophy 2	Zoology 6	Zoology 6
Friday	Political Science 2	.....	.....
Saturday	Political Science 3	.....	.....
	Philosophy 2	.....	.....
Monday	Political Science 6	Chemistry 7	Chemistry 7
	.....	Zoology 6	Zoology 6
	.....	Botany 3	Botany 3
	.....	Drawing 6b	Drawing 6b
Tuesday	Political Science 4	Chemistry 7	Chemistry 7
	.....	Zoology 6	Zoology 6
	.....	Botany 3	Botany 3
	.....	Drawing 6b	Drawing 6b
Wednesday	Political Science 6	Chemistry 7	Chemistry 7
	.....	Zoology 6	Zoology 6
	.....	Botany 3	Botany 3
	.....	Drawing 6b	Drawing 6b
Thursday	Political Science 4	.....	.....
Friday	.....	.....	Political Science 6
Saturday	Political Science 4	.....	.....
Monday	Philosophy 5	Chemistry 7	Chemistry 7
	.....	Zoology 6	Zoology 6
	.....	Botany 3	Botany 3
	.....	Drawing 6c	Drawing 6c
Tuesday	Political Science 5	English 9	English 9
Wednesday	Philosophy 5	Chemistry 7	Chemistry 7
	.....	Zoology 6	Zoology 6
	.....	Botany 3	Botany 3
	.....	Drawing 6c	Drawing 6c
Thursday	Political Science 5	.....	.....
Friday	Philosophy 5	Chemistry 7	Chemistry 7
	.....	Zoology 6	Zoology 6
	.....	Botany 3	Botany 3
	.....	Drawing 6c	Drawing 6c
Saturday	Political Science 5	.....	.....

TWO YEARS' COURSE IN AGRICULTURE.

This course was established by the legislature of 1895. It is devoted to the study of practical and theoretical agriculture, and the natural sciences which are closely related to successful farming. At least ten hours each week are spent in practical exercises, which, so far as possible, are educational in their nature. This work is done on the farm, or in the garden, barn, greenhouse, or shops.

The course is open to "students who can pass a fair and reasonable examination in reading, spelling, writing, arithmetic, English grammar, and the geography and history of the United States." A certificate will be awarded for its completion.

OUTLINE OF STUDIES.

FIRST YEAR.

FIRST TERM.

	Exercises per week.
Elements of Agriculture—Agronomy 1	4
Principles of Plant Growth—Horticulture <i>a</i>	4
Algebra	3
Grammar—English Grammar and Composition	2
Drawing	2
Animal Husbandry	2
Military Tactics—Military Science 2	1

SECOND TERM.

Dairying	4
Animal Husbandry	5
Algebra	2
Grammar	3
Chemistry	2
Drawing	2
Military Tactics—Military Science 2	1

THIRD TERM.

Botany	5
Commercial Fertilizers	2
Physics	6
Algebra	2
Animal Husbandry	2
Military Tactics—Military Science 2.	1

SECOND YEAR.

FIRST TERM.

Farm Equipment—Agronomy 3	3
Vegetable Growing—Horticulture <i>b</i>	3
Introductory Zoölogy—Zoölogy 1	3
English	3
Geometry	4
Fruit Growing—Horticulture <i>d</i>	3
Military Tactics—Military Science 2	1

SECOND TERM.

Soil Physics—Agronomy 4	4
Winter Gardening—Horticulture <i>c</i>	2
Arboriculture and Forestry—Forestry <i>a</i>	2
Comparative Anatomy—Zoölogy 5	1
Animal Biology—Zoölogy 2	2
English	3
Geometry	4
Farm Bookkeeping	3
Military Tactics—Military Science 2	1

THIRD TERM.

Stock Feeding—Animal Husbandry 2	3
Fruit Growing	4
Entomology—Zoölogy 3	3
English	2
Plant Diseases—Botany 2	2
Farm Crops—Agronomy 5	3
Military Tactics—Military Science 2	1

NOTE. The schedule of hours will be posted on the bulletin board.

TEN WEEKS' WINTER COURSE IN AGRICULTURE.

The college offers a Winter Course in Agriculture, beginning Tuesday, January 6, and continuing until Friday, March 20, 1903.

No entrance examination is required, but students taking the course should possess a common school education.

The studies offered are dairying, stock-feeding, winter-gardening, wood-working, forestry, and entomology, with practice in the creamery, barn, greenhouse, or wood-shop.

A fee of five dollars will be charged for tuition.

The expense of the course may be estimated as follows:

Room and board, ten weeks, at \$4 . . .	\$40.00
Tuition fee	5.00
Books	3.00
<hr/>	
Total	\$48.00

Applicants should report at the president's office, Thompson Hall, Durham, on Tuesday, January 6, 1903.

TEN WEEKS' COURSE IN DAIRYING.

This course is offered in connection with the Winter Course in Agriculture, to young men who wish to make a specialty of dairying. It is designed for those who are specially desirous of mastering the art of butter-making, or who wish to become fitted for the position of manager or superintendent of a creamery. In New Hampshire, where dairying is carried on to a great extent in the sale of milk for the city markets, this course is especially valuable as a training for those operating farm-dairies.

The Course in Dairying begins January 6, 1903, and closes March 20. The subjects taught are butter-making, milk-testing, pasteurizing milk and cream, dairy bacteriology, dairy farming, dairy chemistry, and care of steam engines and boilers.

The creamery is equipped with separator, milk-tester, pasteurizer, and all tools required in making butter and preparing milk and cream for market.

Requirements for admission are the same as for the Winter Course in Agriculture.

ESTIMATE OF EXPENSES.

Room rent, ten weeks at \$1.00	.	.	\$10.00
Board, ten weeks, at \$3.00	.	.	30.00
Fee	.	.	5.00
Books	.	.	3.00
Total	.	.	<u>\$48.00</u>

For circulars or further information concerning these courses address New Hampshire College, Durham, N. H.

AGRICULTURAL EXPERIMENT STATION.

This department of the college is provided for by the National Government, at an annual expense of fifteen thousand dollars.

The Act of Congress provides,—

“ That it shall be the object and duty of said Experiment Stations to conduct original researches or verify experiments on the physiology of plants and animals; the diseases to which they are severally subject, with the remedies for the same; the chemical composition of useful plants at their different stages of growth; the comparative advantages of rotative cropping, as pursued under a varying series of crops; the capacity of new plants or trees for acclimation; the chemical composition of manures, natural or artificial, with experiments designed to test their comparative effects on crops of different kinds; the adaptation and value of grasses and forage plants; the composition and digestibility of the different kinds of food for domestic animals; the scientific and economic questions involved in the production of butter and cheese; and such other researches or experiments bearing directly on the agricultural industry of the United States as may in each case be deemed advisable, having due regard to the varying conditions and needs of the respective states and territories.”

COMMENCEMENT, 1901.

On Commencement Day, June 5, 1901, the following degrees were conferred :

BACHELORS OF SCIENCE.

IN AGRICULTURE.

Edwin Price Jewett, Lakeport.
George Jay Penneo, Hampstead.
Edson Albert Straw, Pittsfield.

IN TECHNICAL CHEMISTRY.

Charles A. Hunt, Nashua.

IN MECHANICAL ENGINEERING.

Charles Henry Courser, Warner.
Robert McArdle Keown, Pomona, Fla.

IN ELECTRICAL ENGINEERING.

Henry Harold Calderwood, Nashua.
Harry Willis Evans, Portsmouth.
Harry Gilbert Farwell, Keene.

IN GENERAL SCIENCE.

Alice Emerson Dorr, Dover.
Ella Gertrude Gowan, Dover.
Elmer Eugene Lyon, Wentworth.
Harold Morrison Runlett, Durham.

DOCTOR OF SCIENCE.

Ned Dearborn, Tilton (B. S. Dartmouth, 1891), M. S.
1898.

HONORARY DEGREES.

The degree of M. Sc. was conferred upon—

*Hon. Joseph Kidder, Manchester.

Hon. Lyman D. Stevens, Concord.

Ex-Gov. John B. Smith, Hillsborough.

Ex-Gov. Hiram A. Tuttle, Pittsfield.

Gov. Chester B. Jordan, Lancaster (LL. D. Dartmouth).

The degree of Ph. D. was conferred upon—

Professor John H. Tanner, Cornell University.

CERTIFICATES.

Certificates of graduation from the two years' course in agriculture were awarded to—

Charles Nicklin Blodgett, Hebron.

Harry Douglas Verder, Hollis.

Rufus Leonard Cushman, North Adams, Mass.

* Deceased.

COMMENCEMENT, 1902.

On Commencement Day, June 4, 1902, the following degrees were conferred:

BACHELORS OF SCIENCE.

IN AGRICULTURE.

John Chester Kendall, Peterborough.
Abiel Abbott Livermore, Wilton.
George Enoch Merrill, Newburyport, Mass.
Eugene Pierce Runlett, Durham.

IN TECHNICAL CHEMISTRY.

Arthur Lyon Sullivan, Suncook.

IN MECHANICAL ENGINEERING.

Edwin W. Gilmartin, Nashua.
Charles Abbott Payne, Portsmouth.

IN GENERAL COURSE.

Mary Doe, Rollinsford.

MASTER OF SCIENCE.

Albert F. Conradi, Durham.

HONORARY DEGREES.

The degree of M. Sc. was conferred upon—

Hon. David H. Goodell, Antrim.
Hon. Frank Jones,* Portsmouth.
Hon. John D. Lyman,* Exeter.
Hon. John W. Sanborn, Wakefield.
Hon. Charles H. Sawyer, Dover.
Hon. Joseph B. Walker, Concord.

* Deceased.

CERTIFICATES.

Certificates of graduation from the two years' course in agriculture were awarded to—

George R. Brew, Durham.
Carroll Winfred Farr, North Weare.
George Fletcher Hills, Hollis.
Walter Eugene Quinby, Deerfield.
Walter Phelps Tenney, Chester.
Robert Eben Whittier, Deerfield.
Edward Carlyle Wilson, Wilton.

PRIZE RECORD FOR 1901.

SMYTH PRIZES.

GIVEN BY HON. FREDERICK SMYTH.

Speaking:

Reading:

- | | |
|------------------------|-------------------------|
| 1st. EVERETT G. DAVIS. | 1st. ARTHUR R. MERRILL. |
| 2d. HARRY W. EVANS. | 2d. RAYMOND L. LUNT. |
| 3d. HOWARD M. WIGGIN. | |

SMYTH PRIZE ESSAY.

- | | |
|-----------------------|-------------------------|
| 1st. EDWIN P. JEWETT. | 2d. CHARLES H. COURSER. |
|-----------------------|-------------------------|

BAILEY PRIZE.

GIVEN BY DR. C. H. BAILEY, OF GARDNER, MASS., AND
E. A. BAILEY, B. S., OF KEENE.

CHARLES A. HUNT.

ERSKINE MASON MEMORIAL PRIZE.

R. McA. KEOWN.

SENIOR STANDING HIGHEST IN THE MILI-
TARY DEPARTMENT.

CHARLES A. HUNT.

WINNER OF INDIVIDUAL PRIZE DRILL.

CHARLES EMERY ROBERTSON.

PRIZE RECORD FOR 1902.

SMYTH PRIZES.

GIVEN BY HON. FREDERICK SMYTH.

Speaking:

Reading:

1st. ALFRED CONNER.

1st. CASTINE C. SWANSON.

2d. MELVIN J. WHITE.

2d. CHARLES E. ROBERT-

3d. CARROLL W. FARR.

SON.

BAILEY PRIZE.

GIVEN BY DR. C. H. BAILEY, OF GARDNER, MASS., AND
E. A. BAILEY, B. S., OF KEENE.

ARTHUR LYON SULLIVAN.

ERSKINE MASON MEMORIAL PRIZE.

MARY DOE.

SENIOR STANDING HIGHEST IN THE MILITARY
DEPARTMENT.

EDWIN W. GILMARTIN.

WINNER OF INDIVIDUAL PRIZE DRILL.

WILFRED GORDON BRIERLY.

HONORABLE MENTION.

ELMER SETH SAVAGE.

The Valentine Smith scholarships are held by

MORRIS A. STEWART, '03.

WILLIAM O. ROBINSON, '05.

ARTHUR L. FULLER, '04.

JOHN D. CLARK, '06.

ROSTER OF THE BATTALION OF CADETS.

FOR 1901-1902.

Major E. W. GILMARTIN.

First Lieutenant and Adjutant E. W. BURBECK.

First Lieutenant and Quartermaster R. H. ROLLINS.

Sergeant Major F. L. HILL.

COMPANY A.

Capt. G. E. Merrill.

1st Lieut. A. A. Livermore.

2d Lieut. R. A. Cushman.

1st Sergt. M. A. Stewart.

SERGEANTS.

F. L. Hadley.

A. Conner.

H. D. Batchelor.

C. E. Robertson.

CORPORALS.

A. L. Fuller.

T. J. Laton.

W. A. Barker.

L. Ashton.

MUSICIAN.

E. G. Davis.

COMPANY B.

Capt. J. C. Kendall.

1st Lieut. H. M. Lee.

2d Lieut. E. F. Bickford

1st Sergt. M. J. White.

SERGEANTS.

F. R. Brown.

D. A. Watson.

A. N. Otis.

P. E. DeRochemont.

CORPORALS.

J. E. Goodrich.

P. A. Campbell.

L. J. Marsh.

B. De B. Bradford

MUSICIAN.

R. D. Towle.

ROSTER OF THE BATTALION OF CADETS.

FOR 1902-1903.

Commandant, Captain V. A. CALDWELL,

Seventh Infantry U. S. A.

Major E. W. BURBECK.

First Lieutenant and Adjutant M. J. WHITE.

COMPANY A.

Capt. H. D. Batchelor.

1st Lieut. D. A. Watson.

2d Lieut W. A. Barker.

SERGEANTS.

First Sergt. A. L. Fuller.

Sergt. S. A. Richardson.

Sergt. B. De B. Bradford.

CORPORALS.

E. D. Savage.

C. W. Farr.

H. J. Pettee.

C. O. Dodge.

MUSICIAN.

E. E. Hall.

COMPANY B.

Capt. E. F. Bickford.

1st Lieut. T. J. Laton.

2d Lieut. P. A. Campbell.

SERGEANTS.

First Sergt. L. Ashton.

Sergt. J. E. Goodrich.

Sergt. W. G. Brierly.

CORPORALS.

F. R. Pickering.

G. H. Hill.

J. L. Randall.

D. A. A. Durward.

S. B. Hayden.

MUSICIAN.

R. M. Osborne.

STUDENTS.*

a—Agricultural Course; *c*—Course in Technical Chemistry; *e e*—Electrical Engineering Course; *g*—General Course; *m e*—Mechanical Engineering Course. Sophomores and Juniors in the Engineering Courses are designated by *e* only. Freshmen are not classified in courses.

POST GRADUATES.

Name.	Residence.	Subject.
Bartlett, Mary Blaisdell, B. S.	<i>Epping.</i>	Biology
Conradi, Albert Frederick, B. S.	<i>Durham.</i>	Biology
Dearborn, Ned, M. S.	<i>Durham.</i>	Biology

CLASS OF 1901.

Name.	Residence.	Room.
Calderwood, Henry Harold <i>e e</i>	<i>Nashua.</i>	The Nashuway
Courser, Charles Henry <i>m e</i>	<i>Warner.</i>	The Nashuway
Dorr, Alice Emerson <i>g</i>	<i>Dover.</i>	Mr. Hancock's
Evans, Harry Willis <i>e e</i>	<i>Portsmouth.</i>	Mr. Sawyer's
Farwell, Harry Gilbert <i>e e</i>	<i>Keene.</i>	Mrs. H. A. Mathes's
Gowen, Ella Gertrude <i>g</i>	<i>Dover.</i>	Dover
Hunt, Charles Lund <i>c</i>	<i>Nashua.</i>	The Nashuway
Jewett, Edwin Price <i>a</i>	<i>Lakeport.</i>	Nesmith Hall
Keown, Robert McArdle <i>m e</i>	<i>Pomona, Fla.</i>	Thompson Hall
Lyon, Elmer Eugene <i>g</i>	<i>Wentworth.</i>	The Nashuway
Penneo, George Jay <i>a</i>	<i>Hampstead.</i>	Mr. Caverno's
Rollins, Norman Allen <i>e</i>	<i>Concord.</i>	Kappa Sigma House
Runlett, Harold Morrison <i>g</i>	<i>Durham.</i>	Mr. Runlett's
Straw, Edson Albert <i>a</i>	<i>Pittsfield.</i>	

CLASS OF 1902.

Name.	Residence.	Room.
Doe, Mary <i>g</i>	<i>Salmon Falls.</i>	Salmon Falls
Gilmartin, Edwin W. <i>e</i>	<i>Nashua.</i>	The Nashuway
Kendall, John Chester <i>a</i>	<i>Peterborough.</i>	Durham Club
Lee, Harry Moulton <i>a</i>	<i>Moultonborough.</i>	Kappa Sigma House

*As the report previous to this was made Nov. 1, 1900, this catalogue necessarily contains the names of all students connected with the college between Nov. 1, 1900, and Nov. 1, 1902.

Lewis, Rutherford Burchard <i>e</i>	<i>New York, N. Y.</i>	Mr. A. Meserve's
Livermore, Abiel Abbott <i>a</i>	<i>Wilton.</i>	The Nashuway
Merrill, George Enoch	<i>Newburyport, Mass.</i>	Kappa Sigma House
Payne, Charles Albert <i>e</i>	<i>Portsmouth.</i>	The Nashuway
Runlett, Eugene Pierce <i>a</i>	<i>Durham.</i>	Mr. Runlett's
Sullivan, Arthur Lyon <i>a</i>	<i>Suncook.</i>	Mr. A. Meserve's

CLASS OF 1903.

Name.	Residence.	Room.
Batchelor, Harry David <i>c</i>	<i>West Upton, Mass.</i>	Kappa Sigma House
Bickford, Edgar Forest <i>e</i>	<i>Rochester.</i>	Thompson Hall
Brown, Frank Ray <i>e</i>	<i>Durham.</i>	Mr. Brown's
Burbeck, Everett William <i>e</i>	<i>Haverhill.</i>	Kappa Sigma House
Church, John Edwin <i>e</i>	<i>Durham.</i>	Mr. Runlett's
Davis, Everett Garfield <i>a</i>	<i>Newmarket.</i>	Strafford Hall
Hadley, Frank Lurline <i>e</i>	<i>Durham.</i>	Mrs. Hadley's
Rollins, Ralph Harvey <i>e</i>	<i>Concord.</i>	Kappa Sigma House
Sargent, Carl Linwood <i>g</i>	<i>Penacook.</i>	Kappa Sigma House
Snell, Elizabeth Gertrude <i>g</i>	<i>Lee.</i>	Mr. H. B. Snell's
Stewart, Morris Archer <i>c</i>	<i>Dover.</i>	Meserve Hall
Watson, David Albert <i>a</i>	<i>Durham</i>	Mr. Watson's
White, Melvin Johnson <i>g</i>	<i>Farmington.</i>	Kappa Sigma House
Wiggin, Howard Moody <i>e</i>	<i>Stratham.</i>	Nesmith Hall

CLASS OF 1904.

Name.	Residence.	Room.
Barker, Walter Allen <i>e</i>	<i>Pittsfield.</i>	Mr. Hancock's
Berry, Elverton C.	<i>Farmington.</i>	
Bowley, Charles L.	<i>Milton, Mass.</i>	
Bradford, Baurly de Bellerive <i>e</i>	<i>Portsmouth.</i>	Meserve Hall
Carleton, Walter Edward	<i>Dover.</i>	
Cilley, Joseph	<i>Nottingham.</i>	Dr. Grant's
Cushman, Robert Asa <i>a</i>	<i>Worcester, Mass.</i>	Kappa Sigma House
Comeau, Alphv Joseph <i>c</i>	<i>Durham.</i>	Durham Club
Campbell, Percy Anderson <i>a</i>	<i>Litchfield.</i>	Kappa Sigma House
Elliott, Nicholas <i>e</i>	<i>Exeter.</i>	Exeter
Fuller, Arthur Levi <i>e</i>	<i>Marlborough Depot.</i>	Kappa Sigma House
Folsom, William Charles <i>e</i>	<i>Newmarket.</i>	Newmarket
Goodrich, Joseph Ezra <i>a</i>	<i>New Durham.</i>	The Mystic
Gray, George William	<i>Dover.</i>	
Hill, George Herbert <i>e</i>	<i>Pittsfield.</i>	The Mystic
Hill, Frank Lester <i>a</i>	<i>Amherst.</i>	Kappa Sigma House
Hobbs, Henry Bailey	<i>Hampton.</i>	Mr. Keith's

Jewett, Reginald Sise <i>c</i>	<i>Portsmouth.</i>	Mrs. G. E. Thompson
Lord, Ethel Stone <i>g</i>	<i>South Berwick, Me.</i>	South Berwick
Low, William	<i>Rockport, Mass.</i>	Mrs. Mathes's
Mac Murtry, Friend Alonzo	<i>Middlebury, Vt.</i>	Mrs. Wright's
Marsh, Levi Joseph <i>a</i>	<i>Pelham.</i>	Kappa Sigma House
Merrill, Arthur Ronello <i>a</i>	<i>No. Bridgton, Me.</i>	Durham Club
Otis, Albert Noah <i>e</i>	<i>Durham.</i>	Mr. Chesley's
Peabody, Harry Eugene	<i>Pittsfield.</i>	Q. T. V. Hall
Pearson, Robert Hale	<i>Webster.</i>	The Nashuway
Patten, Louis Carroll	<i>Candia.</i>	Dr. Grant's
Rochemont, Percy Ellis de <i>e</i>	<i>Newington.</i>	Dr. Grant's
Richardson, Samuel Ambrose <i>e</i>	<i>Charlestown.</i>	Mr. George Stevens's
Tinkham, Frank Alvin	<i>Grafton.</i>	Prof. Parsons's
Tasker, Frederick Alerande	<i>Intervale.</i>	Kappa Sigma House
Towle, John Moulton	<i>Newmarket.</i>	Newmarket
Towle, Robert Duncan <i>e</i>	<i>Westfield, Mass.</i>	Strafford Hall
Tuttle, Charles Leo <i>e</i>	<i>Exeter.</i>	Exeter
Waterhouse, Fred Joseph <i>a</i>	<i>Barrington.</i>	The Mystic
Whittemore, Byron	<i>Pittsfield.</i>	Mrs. Davis's

CLASS OF 1905.

Name.	Residence.	Room.
Ashton, Leander <i>a</i>	<i>Pittsfield.</i>	Dr. Grant's
Bickford, Edgar Charles <i>e</i>	<i>Durham.</i>	Mr. Bickford's
Brierley, Wilfrid Gordon	<i>Dover.</i>	Meserve Hall
Conner, Alfred <i>g</i>	<i>Newfields.</i>	Meserve Hall
Chesley, John Henry	<i>Rockingham.</i>	Meserve Hall
Cory, Merton Maine	<i>Nashua.</i>	Thompson Hall
Davis, B. Frank	<i>Goffstown.</i>	Meserve Hall
Dearborn, Jenness Stevens <i>a</i>	<i>Suncook.</i>	Durham Club
Dodge, Cleon Orestes	<i>Sunapee.</i>	Durham Club
Frost, Edward Charles	<i>Concord.</i>	Dr. Grant's
George, Henry Clinton	<i>Newmarket.</i>	Meserve Hall
Haley, Sumner Abbott	<i>East Barrington.</i>	Durham Club
Haley, Waldron Butler	<i>East Barrington.</i>	Durham Club
Hayden, Silas Bryden	<i>So. Natick, Mass.</i>	Meserve Hall
Hayes, Harry Linwood	<i>Exeter.</i>	Exeter
Hayes, Warren Chauncey	<i>Durham.</i>	Mr. Hayes's
Hazen, John Loveland	<i>Norwich, Vt.</i>	Mr. Bickford's
Heath, Fred Harvey	<i>Warner.</i>	Mr. Bickford's
Knight, Harold Nims	<i>Marlborough.</i>	Mr. Schoonmaker's
Laton, Thomas Jefferson <i>e</i>	<i>Nashua.</i>	Kappa Sigma House
Leighton, Warren	<i>Haverhill, Mass.</i>	Strafford Hall
Littlefield, Erwin Melvin <i>e</i>	<i>Dover.</i>	Nesmith Hall

Lord, Edward Oliver, Jr.	<i>Roxbury, Mass.</i>	Mr. E. M. Morrill's
Moreton, Joseph Wesley	<i>Medford, Mass.</i>	The Mystic
Morgan, George Luther	<i>Pembroke.</i>	Strafford Hall
Noyes, Ada Amelia	<i>Columbia.</i>	Dr. Lamson's
Pettee, Horace James	<i>Durham.</i>	Prof. Pettee's
Pickering, Fred Roberts <i>e</i>	<i>Barnstead.</i>	Dr. Grant's
Piper, Mark Fernald	<i>Stratham.</i>	Stratham
Putney, Fred Silver	<i>Hopkinton.</i>	Prof. Scott's
Randall, John Leslie	<i>Lee.</i>	Lee
Robinson, William Orren	<i>Marlborough.</i>	Mr. Schoonmaker's
Russell, Harry Union	<i>West Derry.</i>	Meserve Hall
Robertson, Charles Emery	<i>Durham.</i>	Prof. Parsons's
Savage, Elmer Seth	<i>Lancaster.</i>	Kappa Sigma House
Seavey, Edward Seymour	<i>Greenland.</i>	Strafford Hall
Shaw, Everett Simeon	<i>Hampton.</i>	Strafford Hall
Stokell, Reginald Carroll	<i>Exeter.</i>	Exeter
Swanson, Castine Caroline	<i>Medford, Mass.</i>	Mr. Hayes's
True, Henry Olin	<i>East Haverhill.</i>	Mrs. Hadley's
Wiggin, Josiah Benjamin	<i>Andover.</i>	Prof. Scott's

CLASS OF 1906.

Name.	Residence.	Room.
Adams, Samuel Taylor	<i>Pittsfield.</i>	Mr. Hancock's
Armstrong, Percy Edwin	<i>Milford.</i>	Mr. Schoonmaker's
Batchelder, Charles	<i>So. Hampton.</i>	
Barnes, Stewart Kenrick	<i>Walpole.</i>	
Belleville, William Edward	<i>Hinsdale.</i>	Pettee's Block
Black, Dennis Leo	<i>Nashua.</i>	DeMeritt Hall
Berry, Ellerton Cloutman	<i>Farmington.</i>	
Burnham, Rayworth	<i>Antrim.</i>	Pettee's Block
Campbell, Samuel Francis	<i>Windham.</i>	Pinkerton Hall
Campbell, Willis C.	<i>Windham.</i>	Pinkerton Hall
Clement, Clarence E.	<i>Derry.</i>	Pinkerton Hall
Clarke, John Dustin	<i>Nashua.</i>	DeMeritt Hall
Converse, Ernest Luther	<i>Amherst.</i>	
Crawford, Elizabeth Blaine	<i>Southbridge, Mass.</i>	Prof. Nesbit's
Davison, Earl B.	<i>Lisbon.</i>	DeMeritt Hall
Dearborn, Joseph Jewell	<i>Suncook.</i>	DeMeritt Hall
Densmore, Frank Benjamin	<i>No. Charlestown.</i>	Mrs. Sanders's
Durward, David A. A.	<i>Claremont.</i>	Mrs. Sanders's
Edwards, Frank Andrew	<i>New Boston.</i>	Mrs. Sanders's
Farr, Carroll Winfred	<i>No. Weare.</i>	Mrs. Sanders's
Fiske, Ralph Brown	<i>Kensington.</i>	

Foss, Grace Tamson	<i>Durham.</i>	Mr. Loring Foss's
Franklin, Neil Starr	<i>Bernardston, Mass.</i>	Mrs. Morse's
Garland, Albert Raymond	<i>Farmington.</i>	Kappa Sigma House
Gooch, William Safford	<i>Exeter.</i>	Exeter
Gooch, George Webster	<i>Exeter.</i>	Exeter
Gowen, Ralph Edward	<i>Stratham.</i>	
Hall, Erie Earle	<i>East Barrington.</i>	Mr. George Stevens's
Hardy, Edwin Davis	<i>Nashua.</i>	Pettee's Block
Johnson, Montague	<i>Nashua.</i>	DeMeritt Hall
Jenness, Cyrus Fremont	<i>Gonic.</i>	Kappa Sigma House
Lamson, Charles James Frank	<i>Exeter.</i>	Exeter
Lunt, Raymond Lewis	<i>Dover.</i>	Nesmith Hall
Marden, Walter Leroy	<i>Portsmouth.</i>	Mrs. Mathes's
Merrifield, Charles Henry	<i>Charlestown.</i>	Meserve Hall
Mudgett, Orlo Dudley	<i>Gilmanton.</i>	Meserve Hall
Norwood, Edgar A.	<i>Rockport.</i>	
Osborne, Raymond Marden	<i>Peterborough.</i>	Pettee's Block
Pierce, Butler Libby	<i>Enfield Center.</i>	Prof. Scott's
Pike, Mahlon Arthur	<i>Dover.</i>	Mr. Morrill's
Purrington, Walter Fuller	<i>So. Yarmouth.</i>	Mr. Morse's
Reed, Ralph Samuel	<i>Worcester, Mass.</i>	DeMeritt Hall
Roberts, Edwin Jay	<i>Laconia.</i>	Dr. Grant's
Roberts, Ernest Raymond	<i>Rollinsford.</i>	DeMeritt Hall
Small, William Clifford	<i>Nashua.</i>	The Mystic
Swain, Roy Vance	<i>Barrington.</i>	Mrs. Sanders's
Woodard, Julius Seth	<i>Woodsville.</i>	DeMeritt Hall

PREPARATORY STUDENTS.

Name.	Residence.	Room.
Blodgett, Joseph French	<i>Hebron.</i>	Hoitt House
Blood, Fred Albert	<i>Somersworth.</i>	Mrs. Davis's
Chesley, John Henry	<i>Rockingham.</i>	Dr. Grant's
Dearborn, Jenness Stevens	<i>Suncook.</i>	Mr. A. Meserve's
Estrada, Benito Rodriguez	<i>Puerto Principe, Cuba.</i>	Nesmith Hall
George, Henry Clinton,	<i>Newmarket.</i>	Newmarket
Hall, Erie Earle	<i>East Barrington.</i>	Mr. Stevens
Harris, Vincent Colby	<i>Hanover.</i>	Mrs. Davis's
Maynard, Ethel Rose	<i>Barrington.</i>	Mr. L. Thompson's
Morel, Cirilo Rodriguez	<i>Puerto Principe, Cuba.</i>	Mr. A. Meserve's
Noyes, Ada Amelia	<i>Columbia.</i>	Mr. Dearborn's
Robertson, Charles Emery	<i>Buffalo, N. Y.</i>	Prof. Parson's
Tinkham, Frank Alvin	<i>Grafton.</i>	Prof. Parson's

TWO YEARS' COURSE.

CLASS OF 1901.

Name.	Residence.	Room.
Blodgett, Charles Nicklin	<i>Hebron.</i>	Hoitt House
Covell, Lee Robert	<i>Colebrook.</i>	Prof. Parsons's
Verder, Harry Douglass	<i>Hollis.</i>	Mr. A. Meserve's
Wilkins, George C.	<i>Peterborough.</i>	Q. T. V. Hall

CLASS OF 1902.

Name.	Residence.	Room.
Brew, George R.	<i>Lowell, Mass.</i>	Meserve Hall
Cushman, Rufus Leonard	<i>No. Adams, Mass.</i>	Mrs. Hadley's
Farr, Carroll Winfred	<i>No. Weare.</i>	Mrs. Sanders's
Hills, George Fletcher	<i>Hollis.</i>	Strafford Hall
Leary, Eugene Arthur	<i>Salem, Mass.</i>	Mr. A. Meserve's
Lord, Edward Oliver, Jr.	<i>New London.</i>	Mr. Caverno's
Mason, George H.	<i>Atkinson.</i>	Whitcher's Block
Phillips, Charles Waldo	<i>West Rumney.</i>	Mrs. Sanders's
Quinby, Walter Eugene	<i>Deerfield.</i>	The Mystic
Smith, Ivan John	<i>Cornish Center.</i>	Mrs. Waterhouse's
Tenney, Walter Phelps	<i>Chester.</i>	Mrs. Sanders's
Thompson, Lewis Raymond	<i>Lee.</i>	Mrs. Thompson's
Weeks, Thornton Norris	<i>Greenland.</i>	Mr. Runlett's
Whittier, Robert Eben	<i>Deerfield.</i>	The Mystic
Wilson, Edward Carlyle	<i>Wilton.</i>	Strafford Hall
Wyman, Archibald Francis	<i>Braver River Corner, N. S.</i>	

CLASS OF 1903.

Name.	Residence.	Room.
Brierley, Harry Garfield	<i>Dover.</i>	Meserve Hall
Durward, David A. A.	<i>Claremont.</i>	Durham Club
Edwards, Thorne L.	<i>Chicago, Ill.</i>	Strafford Hall
Foss, Herbert Knowlton	<i>Durham.</i>	Mr. Loring Foss's
Herbert, Charles Garfield	<i>Pelham.</i>	Mr. Bickford's
Manning, George Grover	<i>Boston, Mass.</i>	Strafford Hall
Nixon, James Henry	<i>East Brentwood.</i>	The Mystic
Perkins, Norris Bartlett	<i>Meredith.</i>	Mr. Bickford's
Sawyer, Moses Hugo	<i>No. Weare.</i>	Mr. Bickford's
Swain, Roscoe F.	<i>So. Hampton.</i>	So. Hampton
Woodbury, Herbert Melzon	<i>Atkinson.</i>	The Mystic

CLASS OF 1904.

Name.	Residence.
Fiske, Harry Martin	<i>Temple.</i>
Flint, Wesley Pillsbury	<i>South Hampton.</i>
Sanborn, Ernest Noyes	<i>Laconia.</i>
Shurbert, Henry Marston	<i>Northwood Riage.</i>
Smyth, Harry Wilson	<i>West Concord.</i>

SPECIAL COURSE.

Name.	Residence.	Subject.
Barker, Willie Lincoln	<i>Stratham.</i>	Agriculture
Bassett, Nellie Grace	<i>Durham.</i>	Drawing
Calef, Mary E.	<i>Exeter.</i>	Biology
Coe, Margaret Alice	<i>Durham.</i>	Biology
Dunham, L. Helen	<i>Durham.</i>	Zoölogy and Mathematics
Dunham, Samuel Ellis	<i>Durham.</i>	Mechanical Engineering
Ebbitt, Richard	<i>Manchester.</i>	Dairying
Grout, Harry T.	<i>Exeter.</i>	Drawing and Shop Work
Hadley, Nellie G.	<i>Durham.</i>	Drawing
Keith, Carleton A.	<i>Boston, Mass.</i>	Agriculture
Little, Ralph Dearborn	<i>Salisbury.</i>	Mrs. Sawyer's
Nesbit, John Robert	<i>Milton, Pa.</i>	Shop Work
Pease, Nellie W.	<i>Newfields.</i>	Biology
Roberts, John Harry	<i>Rollinsford.</i>	Drawing and Shop Work
Ross, Chester Blanchard	<i>South Berwick, Me.</i>	Chemistry
Sanborn, Harriet E.	<i>Newfields.</i>	Biology
Shenton, Charles Marshall	<i>Nashua.</i>	The Mystic
Stone, Charles Edwin	<i>South Berwick, Me.</i>	Chemistry, Zoölogy
Street, Helen M.	<i>Exeter.</i>	Biology
Tootell, Doyle Frederic	<i>Hampshire Road.</i>	Mech'l Engineering
Whidden, Ernest Cooper	<i>Dover.</i>	Machine Shop
Wright, Julia M.	<i>Exeter.</i>	Biology

WINTER AND DAIRY COURSE.

1901.

Name.	Residence.
Brierley, Harry Garfield	<i>Dover</i>
Burpee, Leroy Blake.	<i>Exeter</i>
Camp, Harry Newton	<i>Etna</i>
Cater, Harry Burton	<i>North Barrington</i>
Downs, E. Allen	<i>Alstead</i>

Howe, C. N.	. . . . .	<i>Alstead</i>
Hurd, Harry Robert	. . . . .	<i>Peterborough</i>
Lamprey, Ernest Batchelor	. . . . .	<i>North Hampton</i>
Phillips, C. W.	. . . . .	<i>Leavitt's Hill</i>
Roberts, James A.	. . . . .	<i>Rochester</i>
Tuttle, Clarence Peabody	. . . . .	<i>Haverhill</i>
Woodbury, Herbert Melzon	. . . . .	<i>Atkinson</i>

1902.

Fiske, Ralph Brown	. . . . .	<i>Kensington</i>
Holt, Harry Walter	. . . . .	<i>South Lyndeborough</i>
Jones, William Marlin	. . . . .	<i>Wentworth</i>
Kendall, Louis E.	. . . . .	<i>Peterborough</i>
Savage, Arthur Barron	. . . . .	<i>Milford</i>
Westgate, Frank M.	<i>Pike's Station</i>
Woodbury, Frank Pliny	<i>Durham</i>

SUMMARY.

Graduate Students	3
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Four Years' Course :

Class of 1901	14
Class of 1902	10
Class of 1903	14
Class of 1904	36
Class of 1905	. . . . .	41
Class of 1906	. . . . .	46
Preparatory Students	. . . . .	13

Two Years' Course :

Class of 1901	. . . . .	4
Class of 1902	. . . . .	16
Class of 1903	. . . . .	11
Class of 1904	. . . . .	5
Special Students	22
Students in Winter and Dairy Courses.	19

254

Twice classified	9
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Students from November, 1900, to November, 1902	245
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REGISTER OF GRADUATES.

BACHELORS OF SCIENCE.

NOTE.—The arrangement is: (a) Name in full. (b) Later degrees taken. (c) Residence at time of entering college. (d) Occupation, etc. (e) Present residence. *Dead. It is earnestly requested that each graduate inform the Secretary of the Faculty of any changes that should be made in this list.

1871.

William Preston Ballard, Concord. Farmer. *P. O. Box 39, Concord.*
 Lewis Perkins, Hampton. Contractor.
301 Lake Avenue, Newton Highlands, Mass.
 Charles Henry Sanders, Penacook. Merchant. *Penacook.*

3—

1872.

Edwin Bartlett, Bath. Harness Business.
 Frank Alexander White, Bow. Farmer. *Route 4, Concord.*

2—

1873.

Frederick Erasmus Eldredge, Kensington.
 James Fred Smith, A. B., A. M. (Dartmouth, 1885), Principal of High School. *Campbell, Cal.*
 Charles Henry Tucker, Plaistow. Carriage Woodworker.
24 Highland Street, Amesbury, Mass.

3—

1874.

Millard Fillmore Hardy, Rev., Nelson. Graduated Theo. Inst., Ct., 1878.
 Pastor of Cong'l Church. *West Townshend, Vt.*
 *Henry Abbott Sawyer, North Weare.

2—*1

1875.

Walton Herman Aldrich, M. D. (Univ. N. Y. City, 1880), Troy. Physician and Surgeon. *Marlborough.*
 Frank Pierce Curtis. Grocer. *Fitchburg, Mass.*
 Frank Veranus Emerson, Lebanon. Manager Emerson Edge Tool Company. *East Lebanon.*

Charles Webster Hardy, M. D. (Mo. Med. Coll., 1881), Marlborough.
Physician. *206 So. Main Street, Ottawa, Kansas.*
Harvey Jewell, Winchester. Fruit Grower and Market Gardener.

Cromwell, Conn.

*Charles Ormille Leavitt, Lebanon.

*John Loney McGregor, D. D. S. (Phila. Dental Coll., 1877), M. D. (Dartmouth, 1883), Whitefield.

Eliel Peck, Lebanon. Merchant.

Kimball, Minn.

Ira William Ramsey, Walpole.

Walpole.

Orlando Leslie Seward, Keene. Artist.

287 Church Street, Keene.

Emery Mason Willard, Harrisville. Druggist, 15 Union Street, Boston, Mass.

109 Hewlett Street Roslindale, Mass.

11—*2

1876.

Herbert Cyril Aldrich, Troy. Real Estate and Orange Grower.

Cypress Avenue, Ridlands, Cal.

Edmund Lawson Brigham, Jaffrey. Mechanic.

Joseph Warren Butterfield, Westmoreland. Farmer. *North Montpelier, Vt.*

Arthur French Chamberlain, Westmoreland. Partner of Edson Keith & Co.,

Chicago, Ill.

6542 Kimbark Avenue, Chicago, Ill.

Anson Ballard Cross, Holyoke, Mass. Contractor and builder.

Wilmington, Vt.

Warren Webster Kimball, Troy. Merchant.

Troy.

Daniel Deeth Parker, Fitzwilliam. With Heywood Bros. & Wakefield Co.

Box 56, Gardner, Mass.

7—

1877.

Rollin Kirk Adair, Indian Territory. Merchant. *Chelsea, Indian Ter.*

*Homer Brooks, M. D. (N. Y. Hom. Med. Coll., 1881), Franconia.

John Washington Carson, Mont Vernon. School Supt. and Land Surveyor.

Franeestown.

*Charles Otto Chubert, Troy.

*Charles Albert Edwards, LL. B. (State Univ., Iowa, 1880), Keene.

William Francis Flint, Richmond. Land Surveyor, Horticulturist, Forestry

Expert.

Winchester.

Clinton Camillus Hall, Westmoreland. Farmer.

East Westmoreland.

John Goodrich Henry, M. D. (Dartmouth, 1880), Chesterfield. Physician.

Winchendon, Mass.

*Charles Pitkin Hollister, North Montpelier, Vt.

George Mirick Holman, M. D., Fitchburg, Mass. Teacher.

608 Washington Street, Boston, Mass.

Charles Appleton Hubbard, Troy. Treasurer United Fruit Company.

Board of Trade Building, 113 State Street, Boston, Mass.

Carlos Augustus Wheeler, East Calais, Vt. Bee Keeper and Farmer.
Bracken, Comal Co., Texas.

Everard Whittemore, Fitzwilliam. Insurance and Real Estate.
14 River Street, Hudson, Mass.
 13—*4

1878.

Ezra Eastman Adams, Manchester.

*Elmer Kilburn, Marlow.

Charles Edward Record, Fitchburg, Mass. Contractor and Builder (Green-
 houses a specialty).
73 Green Street, Leominster, Mass.
 3—*1

1879.

Charles Hardy Bailey, M. D. (Dartmouth, 1881). Physician.
Gardner, Mass., Station A.

Richard Clinton Chapin, Chicopee, Mass. With American Writing Paper
 Company. *Holyoke, Mass.*

Lucius M. Cragin, Lempster. Farmer. *Springfield, Vt.*

*Nathaniel Cutler Holmes, Jaffrey.

Fred Charles Parker, Lempster. Commercial Traveler, 23 Union St. Con-
 cord, N. H. *Acworth.*

George Henry Wilkins, M. D. (N. Y. Hom. Med. Coll., 1883), Amherst.
 Physician. *306 Walnut Street, Newtonville, Mass.*
 6—*1

1880.

Charles Harvey Hood, Derry, Milk Business.
2 Benton Road, Somerville, Mass.
 1—

1881.

Edwin Thomas Aldrich, Troy. General Insurance Agent.
Bridgmans Block, Keene.

Henry Lyman Barnard, Troy. Clerk. *Troy.*

*George Jordan Boardman, Lawrence, Mass.

Edwin Franklin, Bristol, Harwinton, Conn. Miller and Farmer.
Ascutneyville, Vt.

Artemas Terald Burleigh. Farmer. *Franklin.*

Frank Dana Ely, Cavendish, Vt. With Vermont Marble Company, Electric-
 ian. *Proctor, Vt.*

Sanford Eugene Emery, LL. B. (Albany Law School, 1886), Proctorsville,
 Vt. Attorney at Law. *Proctorsville, Vt.*

Charles Herbert Hazen, Hartford, Vt. Farmer and Market Gardener.
Bethlehem.

Frank P. Marston, Hartford, Vt. With International Paper Company.
Wilder, Vt.

- William Augustus Megrath, M. D. (Dartmouth, 1886), Cavendish, Vt. Physician. *Loudon.*
 Fred Townsend Stanton, Strafford. Farmer. *Strafford Corner.*
 Victor Hugo Stickney, M. D. (Dartmouth, 1883), Tyson, Vt. Physician and Surgeon. *Dickinson, N. Dakota.*
 Samuel Austin Wallace, Ph. G. (Boston School of Pharmacy, 1886), West Hartford, Vt. Druggist. *Crookston, Minn.*
 George Herbert Whitcher, Strafford. Director of the New Hampshire Agricultural Experiment Station, February 22, 1888, to November 1, 1894; Professor of Agriculture of the New Hampshire College, June, 1887, to November 1, 1894. District Superintendent of Schools, August 1, 1900. *Durham.*

14—*1

1882.

- Harvey Lincoln Boutwell, LL. B. (Boston University, 1886), Hopkinton. Attorney at Law, 209 Washington Street, Boston, Mass. *37 Pierce Street, Malden, Mass.*
 Dana Justin Bugbee, North Pomfret, Vt. Mining in Colorado. *North Pomfret, Vt.*
 Robert Fletcher Burleigh, M. D. (Dartmouth, 1887), Franklin. Physician. *South Braintree, Mass.*
 La Forrest John Carpenter, Surry. *Cliff Street, Malden, Mass.*
 Edwin Preston Dewey, Hanover. Civil Engineer. *City Hall, Long Beach, Cal.*
 George Andrew Loveland, LL. B. (University of New York, 1886), Norwich, Vt. Section Director, United States Weather Bureau. *State University, Lincoln, Neb.*
 John Wright Mason. Hanover.
 Harlan Addison Nichols, Derry. County Physician. *Fort Stockton, Tex.*
 *Frank Elmer Thompson. Stark.

9—*1

1883.

- Elmore Ferdinand Arnold, M. D. (University City of New York, 1885), Londonderry, Vt. Physician. *New York, N. Y.*
 Frank Landor Bigelow, Proctorsville, Vt. Instructor in Mathematics and Sciences, Goddard Seminary, Barre, Vt., 1883-86. Business. *Rutland, Vt.*
 Frederick Stocks Birtwhistle, Troy. Electrical Engineer, Foreign Department General Electric Company, 44 Broad Street, N. Y. *Troy.*
 Noice D. Bristol, Harwinton, Conn. Scenic Photographer. *Logan, Ohio.*
 Frederick Plummer Comings, Lee. Trustee, 1893—Principal High School, South Yarmouth, Mass. *Lee.*

- Frank Harry Follansbee, Canaan. Railway Mail Clerk.
41 Sharon Street, West Medford, Mass.
- Adams Clark French, Franklin Falls.
- James Edgar Gay, Tunbridge, Vt. Woolen Manufacturer. *Cavendish, Vt.*
- Elmer Daniel Kelley, Franklin Falls. Farmer and Business.
445 Central Street, Franklin Falls.
- Alvah Benjamin Morgan, Canaan. Registered Druggist. *Woodstock, Vt.*
- William Lincoln Whittier, Deerfield. Machinist.
8 Hardy Street, Beverly, Mass.
- Charles Minot Woodward, Hanover. Teacher of Science, Corsicana High School.
Corsicana, Texas.

12—

1884.

- *Ernest Smith Cummings, Lee.
- Fred Carlos Davis, South Reading, Vt. Lawyer, Dealer in Real Estate, and Farmer.
Springfield, Vt.
- Sylvester Miller Foster, Riverhead, N. Y. Cashier Riverhead Bank, and Coal Dealer.
Riverhead, N. Y.
- Herbert Harvey Kinball, M. S. (Columbian University, 1900), Hopkinton. Assistant Editor Monthly Weather Review. U. S. Weather Bureau.
Washington, D. C.
- Moses Bisbee Mann, Benton. Inspector of Customs.
11 Hancock Street, Malden, Mass.
- George Milton Moore, Plymouth, Vt. Real Estate, Insurance Agent.
Ludlow, Vt.
- Ziba Amherst Norris, Lyme. Dealer in Groceries and Provisions.
587-593 Washington Street, Dorchester, and 529-533 Dudley Street, Roxbury, Mass.
- Edwin Chapin Thompson, Lee. Section Director U. S. Weather Bureau.
5 Allen Street, San Juan, P. R.

8—*1

1885.

- George Ellsworth Adams, Weston, Vt. Merchant. *Vernal, Utah.*
- Ruel Seabury Alden, Lyme. Superintendent of College Farm, 1895-97. Farm Superintendent.
Box 173, North Uxbridge, Mass.
- Walter Eugene Angier, C. E. (Dartmouth, 1887), West Swanzey. Resident Engineer, Thebes, Ill. *Office 50 78th Street, Chicago, Ill.*
- Edward Alonzo Bailey, West Swanzey. With George Holbrook & Co.
55 Pine Street, Keene, N. H.
- Phillips Greenleaf Bickford, Lyme.
- Andrew Walter Brill, Riverhead, L. I. With North British and Mercantile Fire Insurance Company, 76 William Street, New York City.
Hempstead, N. Y.

Paul Cuff Brooks, Boston, Mass.

Frank Jay Emerson, Epping.

Allen Hazen, Wilder, Vt. Consulting Engineer.

St. Paul's Building, 220 Broadway, N. Y.

George Mayo Mullins, Londonderry. Attorney at Law.

Fourth and Jefferson Streets, Papillon, Neb.

Albert Henry Wood, Lebanon. Associate Professor of Agriculture, 1890-94.
Grain Merchant. *Framingham, Mass.*

11—

1886.

Frank Albert Davis, M. B., M. D. (Boston University School of Medicine
1897, 1898), South Lee. Physician. *815 Beacon Street, Boston, Mass.*

James Ellsworth Harvey, Surry. Photographer. *Clinton, Mass.*

Belezar Stoianoff Ruevsky, Sistova, Bùlgaria. Employé du gouvernement à la
Direction de la Statistique. *Sofia, Bulgaria.*

Madison Templeton Thurler, M. D. (Dartmouth, 1890), Webster. Physi-
cian. *95 Savin Hill Avenue, Boston, Mass.*

Edward Hills Wason, New Boston. Attorney at Law.

146 Main Street, Nashua.

George Pillsbury Wood, Lebanon. Draftsman and Clerk, Department of the
Navy. *3407 Holmead Avenue, Washington, D. C.*

6—

1887.

William Sprague Currier, Norwich, Vt. Local Forecast Official in charge
U. S. Weather Bureau Office. *U. S. Weather Bureau, Toledo, Ohio.*

Arthur Woodbury Hardy, C. E. (Dartmouth, 1889), Hopkinton. Chief
Inspector Stock Insurance Companies.

240 La Salle Street, Chicago, Ill.

George Albert Sanborn, Rochester. Salesman for Grand Union Tea Com-
pany. *Rochester.*

Hiram Newton Savage, C. E. (Dartmouth), White River Junction, Vt.;
Member Am. Soc. C. E.; Chief Engineer San Diego Land and Town
Company; Chief Engineer National City and Otay Railway Company;
Chief Engineer in charge Sweetwater Water Company; Consulting
Engineer Southern California Mountain Water Company; Consulting
Engineer General Practice. *National City, Cal.*

Bion Leland Waldron, Strafford. Observer U. S. Weather Bureau.

Columbus, Ohio.

5—

1888.

Melvin Burnside Carr, North Haverhill.

Herbert Grant Davis, South Lee. Manager St. Lawrence Gas, Electric, and
Transportation Company. *1 Ford Street, Ogdensburg, N. Y.*

Edwin Chandler Gerrish, Webster. Assistant Paymaster for Proprietors of the Locks and Canals on Merrimack River. *66 Broadway, Lowell, Mass.*

William Nelson Hazen, C. E. (Dartmouth, 1890). Chief Draftsman for the Structural Iron and Steel Co., Bush Street and B. & O. R. R.

Pittsburg, Penn.

Edward David O'Gara, Hanover. Farmer.

Hanover.

George Elmer Porter, M. D. (Dartmouth, 1892), Hartford, Vt., Physician.

Marengo, Wayne Co., N. Y.

George Jonathan Sargent, Canterbury. Civil Engineer with Warnig, Chipman & Farquhar.

874 Broadway, New York, N. Y.

John Warren Smith, M. S. (1900), Grafton. Section Director U. S. Weather Bureau, in charge Columbus, Ohio, and of Ohio Section. Special Lecturer in Meteorology at Ohio State University.

Columbus, Ohio.

George Elwin Walker, Littleton. Farmer.

Littleton.

9—

1889.

Fred Harvey Colby, Hopkinton. Fruit Grower.

Prosser, Wash.

Linwood Carroll Gillis.

*Louis Jerome Hutchinson, Norwich, Vt.

John Lawrence Norris, Lyme. Norris Brothers, Groceries and Provisions, 1673-1679 Washington Street, Boston, 529-535 Dudley Street, Roxbury, and 587-593 Washington Street, Dorchester, Mass.

6 Worcester Square, Boston, Mass.

Charles Walter Earl Scott, Winchester. Mechanic.

Darrington, Wash.

David Elmer Stone, Hartford, Vt. Grain Merchant.

Framingham Center, Mass.

Fred Washburne, West Springfield. With Sargent & Co., Foreman of Foundry Department.

56 Carmel Street, New Haven, Conn.

7—*1

1890.

John Young Jewett, C. E. (Dartmouth, 1895), Gilford. Civil Engineer.

Metropolitan Water Board, Boston. Dam and Aqueduct Department, Clinton, Mass.

402 Chestnut Street, Clinton, Mass.

Joseph Franklin Preston, Hanover. Clerk.

Boston, Mass.

Elihu Quinby Sanborn, Webster. Machinist.

Contoocook.

Clarence Ira Slack, Norwich, Vt. Bookkeeper with N. E. Hollis, Boston, Mass.

11 Windsor Road, West Somerville, Mass.

4—

1891.

Ernest Gowell Cole, Hampton. Postmaster and Merchant under firm name E. G. Cole & Co.

Hampton.

Russell Marden Everett, Chester. Lawyer.

172 Market Street, Newark, N. J.

Edward Payson Stone, Canaan Center. Chemist With Baton Rouge Sugar Company. *Baton Rouge, La.*

3—

1892.

Percey Lovejoy Barker, C. E. (Dartmouth, 1894), Milford. Assistant Division Engineer, Pennsylvania Division, N. Y. C. & H. R. R. R.

Jersey Shore, Penn.

Fred Driggs Fuller, Hanover. Assistant Chemist, New York Agricultural Experiment Station. *84 Lyceum Street, Geneva, N. Y.*

Arthur Benezette Hough, Lebanon. Dairy Farmer. *Lebanon.*

Edward Monroe Stone, C. E. (Dartmouth, 1894), Marlborough. Civil Engineer with Henry A. Wolcott. *49 Pearl Street, Hartford, Conn.*

4—

1893.

Wilton Everett Britton, Keene. State Entomologist and Entomologist of the Connecticut Agricultural Experiment Station.

1317 Boulevard, New Haven, Conn.

Frank John Bryant, Enfield. Teacher. *Lebanon.*

Charles Elbert Hewitt, M. M. E. (Cornell, 1895), Hanover. Electrical Engineer and Contractor. *13-21 Park Row Building, New York City.*

Charles Lincoln Hubbard, M. E. (1895), Fitzwilliam. Heating and Ventilating Engineer, 93 Federal Street, Instructor in heating and Ventilation in American Correspondence School, 156 Tremont Street, Boston, Mass.

283 Central Street, Auburndale, Mass.

Orrin Moses James, Northwood. Civil Engineer and Surveyor.

Northwood Narrows.

Arthur Whitmore Smith, M. S. (Wesleyan University, 1895), Norwich, Vt. Instructor in Physics and Electrical Engineering, Tulane University of Louisiana. *New Orleans, La.*

6—

1894.

Bert Sargent Brown, Hanover. Livery Stable Proprietor. *Hanover.*

Fred Willis Gunn, Keene. Farmer and Fruit Grower. *Keene.*

Frederic William Howe, Hollis. Professor of Chemistry.

State Normal School, Framingham, Mass.

3—

1895.

Frank Stanley Adams, Gilsum. With Vermont Farm Machine Company.

56 Pine Street, Bellows Falls, Vt.

Frank Clifton Britton, Keene. Superintendent Belchertown Coöperative Creamery. *Belchertown, Mass.*

Henry Elmer Hill, Plainfield, Vt. With the Arizona Lumber Company.

Flagstaff, Arizona.

Charles Arthur Trow, Mont Vernon.

Athens, Henderson Co., Texas.

4—

1896.

Lewis Harris Kittredge, Keene. Manager of Peerless Manufacturing Company.
1193 Euclid Avenue, Cleveland, Ohio.

I—

1897.

Harlan Winifred Barney, Grafton. Business.

333 Walnut Street, Manchester.

Carrie Augustus Bartlett, Lee. Teacher. *South Lee.*

Mary Blaisdell Bartlett, Epping. Instructor Pinkerton Academy.

Derry.

Walter French Buck, Manchester. Science Teacher, High School.

Pawtucket, R. I.

Arthur Willard Colburn, Dracut, Mass. Farmer.

Dracut, Mass.

Carrie Lydia Comings, Durham. Teacher Woonsocket High School.

94 Blackstone Street, Woonsocket, R. I.

Irving Lyford Dennett. Chief Engineer, New York Glucose Company.

Edgewater, N. J.

*Mary Elizabeth Comings (Mrs. I. L. Dennett), Durham.

Elwin Henry Forristall, M. Sc., 1900, Columbia. Manager of Walker Gordon Laboratory Company's Farms.

Charles River Village, Mass.

Leslie David Hayes, Durham. Teacher in Manual Training and Sciences, Ryan High School.

784 Fisk Street, Appleton, Wis.

John Norton Hunt, Peterborough.

Peterborough.

Ellery Dunbar Jenkins, Lee. Chemist, Lowell Fertilizer Company.

P. O. Box 105, Lowell, Mass.

Woodruff Mason, Stamford, Conn. Medical Student, Columbia University.

New York City.

Roscoe Hart Shaw, Milton. Instructor in Chemistry, University of Wisconsin.

So. Hall, Madison, Wis.

Charles William Vickery, Dover. With Claflin Bros., Mining Engineers.

Nome City, Alaska.

Delbert Amos Wheeler, South Ashburnham, Mass. Teacher.

Rye.

Everett Sidney Whittemore, Colebrook. Superintendent Stonehurst Farm.

Stonehurst Farm, Intervale, N. H.

17—*1

1898.

*Richard Cole Butterfield, Westmoreland.

Helen Buzzell Lee. Teacher.

Route 5, Dover.

Bernice Elisabeth Caverno (Mrs. E. H. Hancock), Durham.

Durham.

Burton Albert Corbett, Colebrook. Farmer.

Colebrook.

Alfred Caverly Durgin, Lee. Farmer and Fruit Grower.

Lee.

James Alfred Foord, Walpole. Assistant in Dairy Husbandry, College of Agriculture, Cornell University.

37 East Avenue, Ithica, N. Y.

- John William Fullerton, Somersworth. Paymaster with Great Falls Woolen Company. *Somersworth.*
- Arthur Given, Durham. Assistant Chemist, U. S. Department of Agriculture, Bureau of Chemistry. *1937 13th Street N. W., Washington, D. C.*
- Edward Henry Hancock, Belmont. Instructor in Mechanism and Woodwork, New Hampshire College. *Durham.*
- Mabel Lucy Hayes, Durham. Teacher of Business Course in High School. *18 Washington Avenue, Winthrop, Mass.*
- Tomokichi Hirokawa, B. S. (Massachusetts Institute of Technology), Iamabari, Japan. Instructor in Physics and Electrical Engineering. *Kyoto, Japan.*
- Harry Clinton Mathes, Newmarket. Mail Clerk. *25 Belknap Street, Dover.*
- Herbert Fisher Moore, M. E. (Cornell, 1899), Penacook. Instructor in Machine Design, Sibley College, Cornell University. *112 Stewart Avenue, Ithaca, N. Y.*
- Gerry Austin Morgan, Goffstown. Draftsman with Taft-Pierce Manufacturing Company. *93 Blackstone Street, Woonsocket, R. I.*
- Harry Putnam Richardson, Milford. With the John Hancock Insurance Company. *346 East Thirty-Second Street, Paterson, N. J.*
- Fred Dexter Sanborn, Ashland. Paper Box Manufacturer. *Ashland.*
- Fred Webster Smith, Franklin Falls. Foreman Sulloway Mills. *Franklin Falls.*
- Benjamin D. Tolles, Somersworth. With Great Falls Manufacturing Company. *Somersworth.*
- 18—*1
- 1899.
- Henry Clark Baker, South Yarmouth, Mass. With the General Electric Company, 502 Tradersmens' Building. *Pittsburg, Pa.*
- Harry Everett Barnard, Nashua. Chemist for the State Board of Health, State Laboratory of Hygiene. *Concord, N. H.*
- Harrison Edward Clement, Nashua. Mining Engineer, Mechanical and Constructing Engineer, Bingham Consolidated Mining and Smelting Company, Bingham Copper and Gold Mining Company, King Mining Company. *700 McCornick Building, Salt Lake City, Utah.*
- Irving Atwell Colby, Exeter. Instructor in Machine Design, Sibley College, Cornell University. *703 East State Street, Ithaca, N. Y.*
- Willis Daniel Farley Hayden, Hollis. Superintendent Middlebrook Farm. *Dover.*
- Frederic Libbey Horton, Dover. With General Electric Company. *107 Park Street, Lynn, Mass.*
- William Elmer Hunt, Nashua. First Lieutenant Eighth United States Infantry. *Camp Skagway, Alaska.*
- Louis Hobart Kenney, Pownal, Me. Draftsman, Engineering Division Fore River Ship and Engine Company. *Quincy, Mass.*

- Grace Agnes Mark, Gilsun. (Mrs. Herbert F. More.)
112 Stewart Avenue, Ithaca, N. Y.
 Arthur Zebulon Norcross, Rindge. Dairyman. *Pomfret Centre, Conn.*
 Harry Nelson Putney, Franklin. Machinist B. & M. R. R. Shops.
Concord, N. H.
 Etta Lillian Simpson, Durham. Principal Grammar School. *Acushnet, Mass.*

12—

1900.

- Herbert Prescott Andrews, Hollis. Power Department St. Louis Transit Company.
4049 Morgan Street, St. Louis, Mo.
 David Burns Bartlett, Manchester. Teacher.
250 Harrison Street, Manchester, N. H.
 Francis Burnham, Durham. Teacher. *Athol, Mass.*
 Blanche Mary Foye, Durham. Teacher in Milford High School. *Milford.*
 Charles Elliot Page Mathes. With Wetherbee Allis Company, Clothiers.
456 Central Avenue, Dover, N. H.
 Edward Emil Nelson, Nashua. Mining Engineer. With Bingham Consolidated Mining and Smelting Company, and Bingham Copper and Gold Mining Company, Dalton and Lark Mine. *Bingham, Utah.*
 Alvena Pettee, Durham. Student, Columbia University.
1250 Amsterdam Avenue, New York City.
 Marie Livingstone Robertson, Buffalo, N. Y. (Mrs. Benjamin N. Duggar.)
202 Hitt Street, Columbia, Mo.
 Walter Noah Shipley, Nashua. Testing Department, General Electric Company.
608 Western Avenue, Lynn, Mass.
 Charles Edwin Stillings, Somersworth. Testing Department General Electric Company.
78 Mall Street, Lynn, Mass.
 John Ernest Wilson, Hollis. With H. A. Holden, Electrical Contractor, Boston.
45 Warren Street, Boston, Mass.
 Robert Morrill Wright, Hill. Principal Grammar School. *Belmont, N. H.*

12—

1901.

- Henry Harold Calderwood, Nashua. With H. G. Cameron & Co., Hacienda de Tula Estado de Vera Cruz, Mexico. *Nashua.*
 Charles Henry Courser, Warner.
 Alice Emerson Dorr, Dover.
 Harry Willis Evans, Portsmouth. Engineering Department, General Electric Company.
671 Western Avenue, Lynn, Mass.
 Harry Gilbert Farwell, Keene. With the General Electric Company.
77 Grove Street, Lynn, Mass.
 Ella Gertrude Gowen, Dover. Giving Lessons in Cookery.
15 Lexington Street, Dover.
 Charles Lund Hunt, Nashua. Second Lieutenant Twelfth United States Infantry.
Fort Duchesne, Utah.

- Edwin Price Jewett, Lakeport. Assistant Superintendent Walker Gordon
Laboratory Farms. *Plainsboro, N. J.*
Robert McArdle Keown, Pomona, Fla. Draftsman with Kidder Press Com-
pany. *Dover.*
Elmer Eugene Lyon, Wentworth. Teacher. Connecticut School for Boys.
Meriden, Conn.
George J. Penneo, Hampstead. Farmer. *Hampstead.*
Harold Morrison Runlett, Durham. Wholesale Shoe Business. With Clark
Hutchinson Co., 121 Duane Street, New York City. *Durham.*
Albert Edson Straw, Foreman of Box Factory. *Ashland.*

13—

1902.

- Mary Doe, Salmon Falls. *Rural Route No. 2, Dover.*
Edwin W. Gilmartin, Nashua. Testing Department, General Electric Com-
pany. *7 Vine Street, Lynn, Mass.*
John C. Kendall, Peterborough. Assistant in Dairy Husbandry, North
Carolina College of Agriculture and Mechanic Arts. *West Raleigh, N. C.*
Harry M. Lee, Moultonborough.
Abiel A. Livermore, Wilton.
George E. Merrill, Newburyport, Mass.
Charles A. Payne, Portsmouth. Testing Department, General Electric Com-
pany. *77 Grove Street, Lynn, Mass.*
Eugene P. Runlett, Durham. Graduate Student, New Hampshire College.
Arthur L. Sullivan, Suncook.

9—

TWO YEARS' COURSE IN AGRICULTURE.

- Lyman Charles Stratton, Hollis. (1897.) Superintendent Dairy Farm.
Brightwood, D. C.
Charles Wesley Martin, Durham. (1898.) Bellman, Hotel Raymond, Pasa-
dena, Cal.
George Henry Wheeler, Temple. (1898.) Farmer. *Temple.*
Fred Joseph Durell, Newmarket. (1900.) Farmer. *Newmarket.*
Harry Alvin Elliot, Lyme. (1900.) Clerk Grain and Feed Store. *Lyme.*
Edward Augustus Hills, Hollis. (1900.) Farmer. *Hollis.*
Albert Cate Knowles, Epsom. (1900.) Farmer. *Epsom.*
Robert Hale Pearson, Webster. (1900.)
Charles Nicklin Blodgett, Hebron. (1901.)
Harry Douglass Verder, Hollis. (1901.)
Rufus Leonard Cushman, North Adams, Mass. (1901.)
George R. Brew, Lowell, Mass. (1902.)
Carroll W. Farr, North Weare. (1902.) Student in four years' course,
New Hampshire College.

- George F. Hills, Hollis. (1902.)
 Walter E. Quimby, Deerfield. (1902.)
 Walter P. Tenney, Chester. (1902.)
 Thornton N. Weeks, Greenfield. (1902.)
 Robert E. Whittier, Deerfield. (1902:) Manager of Dairy Middlebrook
 Farm. *Dover.*
 Edward C. Wilson, Wilton. (1902.)

SUMMARY.

Graduates, Bachelors of Science, 1871-1902	238
Graduates, Two Years' Course	19
Agriculturists	42
Architects	1
Business Pursuits	53
Chemists	4
Clergyman	1
Civil, Mechanical, Electrical, and Mining Engineers	23
Draftsmen	5
Lawyers	5
Manufacturers and Mechanics	16
Mining	4
Physicians	13
Post-Graduate Students	3
Teachers	29
Unknown	23
United States Army	2
United States Weather Bureau	6
Dead	15

ALPHABETICAL LIST OF GRADUATES.

Adams, E. E., 1878.
Adams, G. E., 1885.
Adams, F. S., 1895.
Adair, R. K., 1877.
Alden, R. S., 1885.
Aldrich, H. C., 1876.
Aldrich, W. H., 1875.
Aldrich, T. E., 1881.
Andrews, H. P., 1900.
Angier, W. E., 1885.
Arnold, E. F., 1883.
Bailey, C. H., 1879.
Bailey, E. A., 1885.
Baker, H. C., 1899.
Ballard, W. P., 1871.
Barker, P. L., 1892.
Barnard, H. E., 1899.
Barnard, H. L., 1881.
Barney, H. W., 1897.
Bartlett, Miss C. A., 1897.
Bartlett, Miss M. B., 1897.
Bartlett, D. B., 1900.
Bartlett, E., 1872.
Bickford, P. G., 1885.
Bigelow, F. L., 1883.
Birtwhistle, F. S., 1883.
Blodgett, C. N. (2 year), 1901.
*Boardman, G. J., 1881.
Boutwell, H. L., 1882.
Brew, G. R. (2 year), 1902.
Brigham, E. L., 1876.
Brill, A. W., 1885.
Bristol, E. F., 1881.
Bristol, N. D., 1883.
Britton, F. C., 1895.
Britton, W. E., 1893.
*Brooks, H., 1877.

Brooks, P. C., 1885.
Brown, B. S., 1894.
Bryant, F. J., 1893.
Buck, W. F., 1897.
Bugbee, D. J., 1882.
Burleigh, A. T., 1881.
Burleigh, R. F., 1882.
Burnham, Miss F., 1900.
Butterfield, J. W., 1876.
*Butterfield, R. C., 1898.
Buzzell, Miss H., 1898.
Calderwood, H. H., 1901.
Carpenter, L. J., 1882.
Carr, M. B., 1888.
Carson, J. W., 1877.
Caverno, Miss B. E., 1898.
Chamberlin, A. F., 1876.
Chapin, R. C., 1879.
*Chubert, C. O., 1877.
Clement, H. E., 1899.
Colby, F. H., 1889.
Colby, I. A., 1899.
Cole, E. G., 1891.
Colburn, A. W., 1897.
Comings, Miss C. L., 1897.
Comings, F. P., 1883.
*Comings, Miss M. E., 1897.
Corbett, B. A., 1898.
Courser, C. H., 1900.
Cragin, L. M., 1879.
Cross, A. B., 1876.
*Cummings, E. S., 1884.
Currier, W. S., 1887.
Curtis, F. P., 1875.
Davis, F. A., 1886.
Davis, F. C., 1884.
Davis, H. G., 1888.

*Dead.

- Dennett, I. L., 1897.
 Dewey, E. P., 1882.
 Doe, Mary, 1902.
 Dorr, Miss A. E., 1901.
 Durell, F. J. (2 year), 1900.
 Durgin, A. C., 1898.
 *Edwards, C. A., 1877.
 Eldredge, F. E., 1873.
 Elliot, H. A. (2 year), 1900.
 Ely, F. D., 1881.
 Emerson, F. J., 1885.
 Emerson, F. V., 1875.
 Emery, S. E., 1881.
 Evans, H. W., 1901.
 Everett, R. M., 1891.
 Farr, C. W. (2 year), 1902.
 Farwell, H. G., 1901.
 Flint, W. F., 1877.
 Follansbee, F. H., 1883.
 Foord, J. A., 1898.
 Forristall, E. H., 1897.
 Foster, S. M., 1884.
 Foye, Miss B. M., 1900.
 French, A. C., 1883.
 Fuller, F. D., 1892.
 Fullerton, J. W., 1898.
 Gay, J. E., 1883.
 Gerrish, E. C., 1888.
 Gilmartin, E. W., 1902.
 Gillis, L. C., 1889.
 Given, A., 1898.
 Gowen, Miss E. G., 1901.
 Gunn, F. W., 1894.
 Hall, C. C., 1877.
 Hancock, E. H., 1898.
 Hardy, A. W., 1887.
 Hardy, C. W., 1875.
 Hardy, M. F., 1874.
 Harvey, J. E., 1886.
 Hayden, W. D. F., 1899.
 Hayes, L. D., 1897.
 Hayes, Miss M. L., 1898.
 Hazen, A., 1885.
 Hazen, C. H., 1881.
 Hazen, W. N., 1888.
 Henry, J. G., 1877.
 Hewitt, C. E., 1893.
 Hill, H. E., 1894.
 Hills, E. A. (2 year), 1900.
 Hills, G. F. (2 year), 1902.
 Hirakawa, T., 1898.
 *Hollister, C. P., 1877.
 Holman, G. M., 1877.
 *Holmes, N. C., 1879.
 Hood, C. H., 1880.
 Horton, F. L., 1899.
 Hough, A. B., 1892.
 Howe, F. W., 1894.
 Hubbard, C. A., 1877.
 Hubbard, C. L., 1893.
 Hunt, C. A., 1901.
 Hunt, J. N., 1897.
 Hunt, W. E., 1899.
 *Hutchinson, L. J., 1889.
 James, O. M., 1893.
 Jenkins, E. D., 1897.
 Jewell, H., 1875.
 Jewett, J. Y., 1890.
 Jewett, E. P., 1901.
 Kelley, E. D., 1883.
 Kendall, J. C., 1902.
 Kenney, L. H., 1899.
 Keown, R. McA., 1901.
 Kimball, H. H., 1884.
 Kimball, W. W., 1876.
 *Kilburn, E., 1878.
 Kittredge, L. H., 1896.
 Knowles, A. C. (2 year), 1800.
 *Leavitt, C. O., 1875.
 Lee, H. M., 1902.
 Livermore, A. A., 1902.
 Loveland, G. A., 1882.
 Lyon, E. E., 1901.
 Mann, M. B., 1884.
 Mark, Miss G. A., 1899.
 *McGregor, J. L., 1875.
 Marston, F. P., 1881.
 Mason, J. W., 1882.
 Mason, W., 1897.
 Martin, C. W. (2 year), 1898.

*Dead.

- Mathes, C. E. P., 1900.
 Mathes, H. C., 1898.
 Megrath, W. A., 1881.
 Merrill, G. E., 1902.
 Moore, G. M., 1884.
 Moore, H. F., 1898.
 Morgan, A. B., 1883.
 Morgan, G. A., 1898.
 Mullins, G. M., 1885.
 Nelson, E. E., 1900.
 Nichols, H. A., 1882.
 Norcross, A. Z., 1899.
 Norris, J. L., 1889.
 Norris, Z. A., 1884.
 O'Gara, E. D., 1888.
 Parker, D. D., 1876.
 Parker, F. C., 1879.
 Payne, C. A., 1902.
 Pearson, R. H. (2 year), 1900.
 Peck, E., 1875.
 Penneo, G. J., 1901.
 Perkins, L., 1871.
 Pettee, Miss A., 1900.
 Porter, G. E., 1888.
 Preston, J. F., 1890.
 Putney, H. N., 1899.
 Quinby, W. E. (2 year), 1902.
 Ramsey, I. W., 1875.
 Record, C. E., 1878.
 Richardson, H. P., 1898.
 Robertson, Miss M. L., 1900.
 Ruevsky, B. S., 1886.
 Runlett, E. P., 1902.
 Runlett, H. M., 1901.
 Sanborn, E. Q., 1890.
 Sanborn, F. D., 1898.
 Sanborn, G. A., 1887.
 Sanders, C. H., 1871.
 Sargent, G. J., 1888.
 *Sawyer, H. A., 1874.
 Savage, H. N., 1887.
 Scott, C. W. E., 1889.
 Seward, O. L., 1875.
 Shaw, R. H., 1897.
 Shipley, W. N., 1900.
 Simpson, Miss E. L., 1899.
 Slack, C. I., 1890.
 Smith, A. W., 1893.
 Smith, F. W., 1898.
 Smith, J. F., 1873.
 Smith, J. W., 1888.
 Stanton, F. T., 1881.
 Stickney, V. H., 1881.
 Stillings, C. E., 1900.
 Stone, D. E., 1889.
 Stone, E. M., 1892.
 Stone, E. P., 1891.
 Stratton, L. C. (2 year), 1897.
 Straw, A. E., 1901.
 Sullivan, A. L., 1902.
 Tenney, W. P. (2 year), 1902.
 Thompson, E. C., 1884.
 *Thompson, F. E., 1882.
 Thurber, M. F., 1886.
 Tolles, B. D., 1898.
 Trow, C. A., 1895.
 Tucker, C. H., 1873.
 Verder, H. D. (2 year), 1901.
 Vickery, C. W., 1897.
 Waldron, B. L., 1887.
 Walker, G. E., 1888.
 Wallace, S. A., 1881.
 Washburn, F., 1889.
 Wason, E. H., 1886.
 Weeks, T. N. (2 year), 1902.
 Wheeler, C. A., 1877.
 Wheeler, D. A., 1897.
 Wheeler, G. H. (2 year), 1898.
 White, F. A., 1872.
 Whitcher, G. H., 1881.
 Whittemore, E., 1877.
 Whittemore, E. S., 1897.
 Whittier, R. E. (2 year), 1902.
 Whittier, W. L., 1883.
 Wilkins, G. H., 1879.
 Willard, E. M., 1875.
 Wilson, E. C. (2 year), 1902.
 Wilson, J. E., 1900.
 Wood, A. H., 1885.
 Wood, G. P., 1886.
 Woodward, C. M., 1883.
 Wright, R. M., 1900.

* Dead.

SPECIMEN ENTRANCE EXAMINATION PAPERS, FOR FOUR YEAR COURSES.

ALGEBRA.

1. Define algebra, quantity, coefficient, exponent. Explain positive and negative quantities. Give the signification of fractional and negative exponents. Illustrate.

2. Add $\frac{3}{5}ax^{\frac{1}{2}} - \frac{1}{2}a\sqrt{x}$ and $3bx^2 - \frac{2}{3}ax^{\frac{1}{2}} + 4b$.

3. Multiply $(-4ab)$, $(3\sqrt{ab})$, $(-2\sqrt{-ab})$, $(3\sqrt{-ab})$, $(-a\sqrt{b})$, (\sqrt{ab}) .

4. Find the prime factors of $x^6 + y^6$, $x^{-1} - y^{-6}$, $x^{2m} + x^m - 2$.

5. Reduce $\frac{1}{a^{\frac{1}{2}}b^{\frac{1}{2}}c^{\frac{1}{2}}}$, $\frac{1}{\sqrt{a} + \sqrt{b}}$, $\frac{1}{a^{\frac{1}{2}} + b^{\frac{1}{2}}}$, to equivalent fractions having rational denominators.

6. Solve for x and y $\frac{2}{ax} + \frac{3}{by} = 5$ and $\frac{5}{ax} - \frac{3}{by} = 2$.

7. $(x-y)^5$, $(\frac{2}{5}x^{\frac{1}{2}}y^{\frac{1}{2}})^{\frac{1}{2}}$, $(x-2a+3a^2)^2$. Perform operations indicated.

8. $3ax^2 - 2x + 3b = 0$. Solve for x .

9. Insert two arithmetical means between c and d .

10. A crew can row a miles in b hours down stream, and c miles in d hours against the stream. Find the rate in miles per hour of the current, and of the crew in still water.

ARITHMETIC.

1. Define arithmetic, fraction, per cent., interest, proportion, decimal.

2. From $3\frac{5}{7}$ take $1\frac{1}{3} + 1\frac{2}{7}$.

3. $3.014 \times 27.900 \div .047$.

4. $\frac{\frac{6}{7}}{\frac{5}{8}} \times \frac{4}{3} \div \frac{6}{11}$.

5. Two men engage in business. One puts in \$1,000 for 12 months; the other \$2,000 for 15 months. They gain \$500. How shall it be divided between them?

6. Find the simple, annual, and compound interest on \$1,200 for 3 years, 2 months, and 7 days, at 6 per cent.

7. If 2 men in 3 days can cut 10 acres of grass, in how many days can 3 men cut 8 acres under same conditions?

8. Find square root of 31407.296.

9. Define meter, gram, liter, stere.

10. A box is 2 meters long, 1.5 meters wide, and 5 decimeters high. What is its capacity in liters?

BOTANY.

1. What are the three principal parts of a plant, and what does each do for the plant?

2. What is the embryo? Of what parts does it consist? Where does the root originate? What part of the root takes food material from the soil?

3. What are the principal steps or periods in the life history of a plant?

4. Define node, internode, petiole, peduncle, stipule, bract, axil of leaf, compound leaf.

5. Draw diagrams of the following leaves: (*a*) entire ovate; (*b*) lanceolate serrate; (*c*) lobed; (*d*) palmately cleft; (*e*) pinnately parted.

6. Draw diagrams of the following forms of inflorescence: raceme, spike, head, umbel, cyme.

7. Name five of the earliest blooming plants of New Hampshire and five which have their flowers in catkins.

8. To what families do the following plants belong: cucumber, peach, lettuce, cabbage, potato, corn, onions, celery, clover, strawberry?

9. How would you distinguish between an elm and an oak, a pine and a hemlock, an ash and a hickory?

10. What is the difference between a fruit and a seed?

ENGLISH.

The composition must be correct in spelling, grammar and punctuation.

I.

Select any *four* of the following topics and write a short composition on each :

1. The speech of Nestor.
2. Priam in the Tent of Achilles.
3. The Story of the Caskets.
4. Sir Roger at Church.
5. Characteristics of Dr. Primrose.
6. The Return of the Knight.
7. The Robbery of Silas Marner.

II.

Omit *one*.

1. Macbeth and Lady Macbeth compared.
2. The supernatural in "Comus."
3. From the standpoint of Macaulay, compare Milton and Addison.

This part of the examination presupposes the thorough study of each of the works named in this division. In addition the candidate may be required to answer questions involving the essentials of English grammar and composition. Inability to answer such questions will be considered a sufficient ground for refusing admission.

FRENCH.

1. (a) Synopsis: First person singular, *vouloir*; third singular, *aller*; third plural, *finir*. (b) Principal parts, *faire*, *venir*, *mettre*, *voir*, *prendre*.

2. Translate: (1) Have you given him any money? (2) This book is better than mine. (3) They lost their mother a week ago. (4) I have no sugar. (5) Give me this pen, if

you please. (6) I shall see him to-morrow, and he will give it to me. (7) I fear that you will lose the money which I have given to you. (8) She has gone to Boston to-day, but she will be in Durham to-morrow. (9) The woman whom we have seen in the garden is very young. (10) He arrived in America June 4, 1899. (Write out the date.)

3. Translation at sight.

4. Translate: (a) Il parlait encore quand il vit la flamme du fusil d'Orlanduccio, et presque en même temps un second coup partit à sa gauche, de l'autre côté du sentier, tiré par un homme qu'il n'avait point aperçu et qui l'ajustait posté derrière un autre mur. Les deux balles l'atteignirent: l'une, celle d'Orlanduccio, lui traversa le bras gauche, qu'il lui présentait en le couchant en joue; l'autre le frappa à la poitrine, déchira son habit, mais, rencontrant heureusement la lame de son stylet, s'aplatit dessus et ne lui fit qu'une contusion légère. Le bras gauche d'Orsa tomba immobile le long de sa cuisse, et le canon de son fusil s'abaissa un instant; mais il le releva aussitôt, et, dirigeant son arme de sa seule main droite, il fit feu sur Orlanduccio. La tête de son ennemi, qu'il ne découvrait que jusqu'aux yeux, disparut derrière le mur. La fumée sortie de son arme montait lentement vers le ciel; aucun mouvement derrière le mur, pas le plus léger bruit. Sans la douleur qu'il ressentait au bras, il aurait pu croire que ces hommes sur qui il venait de tirer étaient des fantômes de son imagination. [Mérimée, Colomba.]

(b) Cela vient des nouveaux maîtres de Longueval, deux Américaines . . . Madame Scott et Miss Percival. Retenez bien leurs noms et priez pour elles ce soir.

Puis il se sauvait, sans attendre les remerciements; à travers les champs, à travers les bois, de hameau en hameau, de chaumière en chaumière, il allait, il allait, il allait . . . Une sorte de griserie lui montait au cerveau. Partout sur son passage, c'étaient des cris de joie et d'étonnement. Tous ces louis d'or tombaient, comme par miracle, dans ces pauvres mains habituées à recevoir de petites pièces de monnaie

blanche. Le curé fit même des folies, des vraies folies; il était lancé, il ne se connaissait plus. Il donnait à ceux-là mêmes qui ne demandaient pas. [Halévy, L'Abbé Constantin.]

GERMAN.

1. (a) Principal parts of brechen, gehen, halten, lesen, schlagen. (b) Synopsis third person singular, singen.

2. Translate: (1) The boy's father is a count, and his mother is a princess. (2) Good, industrious children are the joy of their parents. (3) Does his sister give him the book? (4) The letter which you gave me is on the table. (5) Yesterday was the fourth of September, 1901. (6) The sun has set and the moon is rising. (7) Have you already forgotten what you promised? (8) If you had come, you would have heard good music. (9) I am obliged to go to Berlin, but I should like to go to Paris. (10) She told us that her husband was dead, and that she had no money.

3. Translate: (a) Wie er hinunter in das Hotel kam, hörte er die heftige Stimme eines der Kellner oder des Wirts und eine bittende Frauenstimme dazwischen; und als er neugierig geworden, hinzutrat, um wenigstens zu sehen, was es dort gebe, bemerkte er eine junge, sehr einfach, aber sauber gekleidete Dame, deren Gesicht ihm merkwürdiger Weise bekannt vorkam, die sich schüchtern und mit groszen Thränen in den Augen gegen den ihr unverschämt gegenüberstehenden Oberkellner verteidigte.—[*Gerstaecker Irrfahrten.*]

(b) Zwei lange Jahre waren vergangen, die ersten Reformationskämpfe, viel schwere Tage waren an Breisach vorbeigezogen, Hans batte sich durch nichts beirren lassen, unverdrossen hatte er weiter gearbeitet, ohne nach rechts oder nach links zu schauen, und endlich im Sommer des Jahres 1526 erschien er auf dem Rathaus und erklärte das Werk als vollendet.—[*Hillern, Hoeher, als die Kirche.*]

(c) Elisabeth setzte sich unter eine überhängende Buche und lauschte aufmerksam nach allen Seiten; Reinhardt saß einige Schritte davon auf einem Baumstumpf und sah schweigend nach ihr hinüber. Die Sonne stand gerade über ihnen; es war glühende Mittagshitze; kleine goldglänzende, stahlblaue Fliegen standen flügelschwingend in der Luft; rings um sie her ein feines Schwirren und Summen, und manchmal hörte man tief im Walde das Hämmern der Spechte und das Kreischen der andern Waldvögel.--[*Storm, Immensee.*]

GRECIAN HISTORY.

1. Give an account of the voyage of the Argonauts.
2. Draw a map showing Asia Minor, Macedonia, and the principal Grecian cities.
3. Locate, and with a sentence for each describe the following: Bosphorus, Arcadia, Cyprus, Olympia, Syracuse, Thebes, Lesbos, Propontis, Salamis, Babylon.
4. Sketch the lives of the following: Pythagoras, Pisistratus, Tyrtaeus, Lycurgus.
5. Give a brief account of the Peloponnesian war.
6. Give a brief account of the Expedition of the Ten Thousand.
7. Give an account of the life and work of Herodotus.
8. Explain the principles of the Stoics and of the Epicureans.

PHYSICAL GEOGRAPHY.

1. Is it now seed-time, or harvest-time, in the Transvaal?
2. Is it now day, or night, in Manilla?
3. Describe the climate of Havana, Pekin, and Cape Nome.
4. State the causes of the variations in season, climate, day and night.
5. Describe the trade winds.
6. What ocean currents produce the fogs on the Grand Banks? Why?

7. What causes the high tides in the Bay of Fundy?
8. Describe the principal physical divisions of the United States.
9. Describe the largest river-system in the world.
10. Show the relationship between New Hampshire's physical features and the occupations of its people.

PHYSICS.

1. What is motion? Show how motion is purely relative. A pendulum at the highest point of its path is at rest; what has become of the energy it possessed when moving? Show by illustration that energy when transformed is not all available. In what two ways may we recognize a force? The mass of a given train is one million pounds; how much work must the engine do simply to get the train up to a speed of thirty miles an hour, regardless of resistance? A uniform straight lever, ten feet long, balances at a point three feet from one end; when twelve pounds are hung from this end, and an unknown weight from the other, find the unknown weight, if the lever itself weighs eight pounds.

2. Outline the accepted theory of heat. What is meant by the temperature of a body? Explain what occurs when a pond freezes over, and show how fish-life is preserved by this provision of nature. Explain conduction, convection, and radiation of heat.

3. What relation is there between heat and light? What obvious distinction? How is the path of light revealed in a dark room? How much deeper is water immediately under a bather than it appears to be? Describe the appearance of water to one looking outward from the shore. Explain the decomposition of white light by a prism.

4. In what does sound have its origin? Explain the nature of the transmission of sound. Why can sounds often be heard farther at night than by day? Explain what is meant by the harmonics of a vibrating string.

5. Describe the mariner's compass. Why does not a freely floating magnetic needle move bodily toward the north magnetic pole? Explain how water may be decomposed by an electric current. Why are not birds on a telegraph wire killed by the passage of a current?

PLANE GEOMETRY.

1. Define equal, equivalent, parallel, perpendicular, parallelogram, trapezoid, mean proportion, third proportional, limit of a variable quantity. Give theorem of limits.

2. Theorem: If two parallels are cut by a transversal the alternate interior angles are equal.

3. The sum of the angles of any polygon is equal to two right angles taken as many times, less two, as the polygon has sides.

4. If the non-parallel sides of a trapezoid are equal, its diagonals are also equal.

5. If the number of sides of an inscribed polygon is even, the sum of the alternate angles is equal to as many right angles as the polygon has sides, less two.

6. If any two chords be drawn through a fixed point within a circle, the product of the segments of one chord is equal to the product of the segments of the other.

7. If two of the medians of a triangle are equal, the triangle is isosceles.

8. The number of diagonals of a polygon of b sides is how many?

ROMAN HISTORY.

1. What do we actually know about the early history of Rome?

2. What were the early Roman laws of debtor and creditor?

3. Give the history of the first Punic War.

4. Give a brief but comprehensive account of each of the following: Cæsar, Cicero, Catiline, Jugurtha, Sulla, Pyrrhus, Cleopatra, Mithridates, Vespasian.

5. Give an account of the founding of Constantinople.

6. State fully the causes of the decline of the Roman Empire.

7. Give the facts which bear upon Roman agriculture.

8. Locate, and with a sentence for each describe the following: Pontus, Caucasus, Cyprus, Rhine, Rhone, Sicily, Adriatic, Armenia, Constantinople, Syracuse.

UNITED STATES HISTORY AND CONSTITUTION.

A.

Give full statement of collateral reading.

B.

1. Give an account of Coronado's expedition, stating the approximate time of it.

2. Give a brief account of Virginia during the Puritan supremacy in England; of Maryland; of Massachusetts.

3. What was done at the Albany congress of 1754? Who was the most important member? What plan was proposed? What objections were made? What results followed?

4. Give a brief account of each of the following, stating what great service he rendered to the United States: Thomas Paine, Samuel Adams, John Jay.

5. Explain the principal points about the Treaty of Ghent. What was done about the principal things that led to the war? Give the leading facts about the Hartford Convention.

6. Explain the principle involved and the importance of each of the following: Ordinance of 1787, Wilmot Proviso, Dred Scott case.

7. Starting with 1789 explain when and how each addition has been made to the territory of the United States.

C.

1. State fully the provisions for amending the constitution of the United States.

2. State fully the provisions for electing the president of the United States.

3. State the qualifications, the term and the election provisions for senators; for the members of the House of Representatives.

NEW HAMPSHIRE COLLEGE
AGRICULTURAL EXPERIMENT STATION.

THIRTEENTH ANNUAL REPORT.

NOVEMBER 1, 1900, TO OCTOBER 31, 1901.

NEW HAMPSHIRE COLLEGE
OF
AGRICULTURE AND THE MECHANIC ARTS.
— — — — —
AGRICULTURAL EXPERIMENT STATION.

DURHAM, N. H.

— — — — —

BOARD OF CONTROL.

HON. JOHN G. TALLANT, *Chairman*, Pembroke.
HON. GEORGE A. WASON, New Boston.
CHARLES W. STONE, A. M., *Secretary*, Andover.
HARRY W. KEYES, A. M., Haverhill.
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THE STATION COUNCIL.

PRES. CHARLES S. MURKLAND, PH. D., D. D., *Acting
Director*.
FRED W. MORSE, M. S., *Vice-Director and Chemist*.
CHARLES H. PETTEE, A. M., C. E., *Meteorologist*.
HERBERT H. LAMSON, M. D., *Bacteriologist*.
CLARENCE M. WEED, D. SC., *Entomologist*.
FRANK WM. RANE, B. AGR., M. S., *Horticulturist*.
*CHARLES WM. BURKETT, M. S., PH. D., *Agriculturist*.
*FREDERICK S. JOHNSTON, B. S., *Associate Agriculturist*.

ASSISTANTS.

HARRY A. CLARK, B. S., *Assistant Chemist*.
HARRY F. HALL, *Assistant Horticulturist*.
ALBERT F. CONRADI, B. S., *Assistant Entomologist*.
FREDERICK C. KEITH, *Clerk*.

*Resigned August, 1901.

THIRTEENTH ANNUAL REPORT.

The thirteenth annual report of the New Hampshire College Agricultural Experiment Station, for the year ending October 31, 1901, is hereby respectfully submitted. The reports of the Departments will be found in Bulletin 87, published in November, 1901, which will be sent to any address upon application.

CHARLES S. MURKLAND,
Acting Director.

ANNUAL STATEMENT

Of the Hatch Fund of the New Hampshire College of Agriculture and the Mechanic Arts, for the year ending June 30, 1900.

RECEIPTS.

Cash received from United States treasurer . . .	\$15,000.00
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EXPENDITURES.

Cash paid for salaries	\$9,843.57
labor	1,572.83
publications	1,144.13
postage and stationery	73.15
freight and express	69.28
heat, light, and water	989.29
chemical supplies	45.31
seeds, plants, and sundry supplies	343.28
fertilizers	33.88
library	196.95
tools, implements, and machinery	52.80
furniture and fixtures	4.68
scientific apparatus	47.09
traveling expenses	100.02
contingent expenses	28.46
building and repairs	455.28
	<hr/>
	\$15,000.00

SUPPLEMENTARY STATEMENT.

RECEIPTS.

Balance on hand	\$54.56
Cash received for analysis of fertilizers, water, etc.	428.80
	<hr/>
	\$483.36

EXPENDITURES.

Cash paid for salaries	\$223.94
Scientific apparatus	25.77
Chemical supplies	13.46
Publications	16.00
Labor	23.17
Traveling expenses	2.99
Feeding stuffs	178.03
	<hr/>
	\$483.36

REPORT OF THE VICE-DIRECTOR.

The year has been marked by progress in all lines of station work. Several experiments have been brought to a successful conclusion, some of which have been reported in recent bulletins.

Interest in station publications is steadily increasing, as our mailing-list now requires nearly 11,000 copies to fill it. The requests from other states for our bulletins have been especially numerous during the year, indicating a general appreciation of the station work and of its individuality.

In addition to the regular series of bulletins, there was begun this year the publication of a series of technical bulletins, which contain the results of investigations of value to scientific workers in agriculture; but are not yet of popular interest. These bulletins are printed in limited editions and will be sent to applicants while the supply lasts.

At the beginning of the last quarter of the year the nearly simultaneous resignations of the agriculturist and associate agriculturist, required the writer to assume temporary charge of the experiments in the agricultural department. The experiments were successfully finished and all data secured; but the publication of results is necessarily much delayed.

The changes in the station staff during the year were unusually numerous, due in part to the larger incomes of the institutions in the larger states.

C. W. Waid, assistant horticulturist, resigned February 15, to accept a similar position in the Ohio Agricultural Experiment Station.

W. F. Fiske, assistant entomologist, resigned March 9, to accept the position of assistant state entomologist in Georgia.

C. W. Burkett, agriculturist, resigned August 1, to accept the chair of agriculture in the North Carolina Agricultural and Mechanical College.

Marion Imes, assistant in animal husbandry, resigned August 3, to accept an appointment in the Bureau of Animal Industry, U. S. Department of Agriculture.

F. S. Johnston, associate agriculturist, resigned August 20, to accept a similar position in Purdue University, Indiana.

D. B. Bartlett, assistant biologist, resigned September 1, and is now an instructor in the State Normal School.

H. P. Richardson, assistant agriculturist, resigned September 15, and is now in charge of the poultry department at the North Carolina Agricultural and Mechanical College.

H. F. Hall was appointed assistant horticulturist April 1.

A. F. Conradi was appointed assistant entomologist July 1.

Alexander Williams was appointed herdsman August 20.

The bulletins issued during the year are :

No. 80. Inspection of Fertilizers in 1900. By Fred W. Morse.

No. 81. The Insect Record for 1900. By Clarence M. Weed.

No. 82. Feeding Farm Horses. By Charles Wm. Burkett.

No. 83. The Value of Meadow Muck. By Fred W. Morse.

No. 84. Forcing Dwarf Tomatoes. By Frank Wm. Rane.

No. 85. Remedies for the Cankerworm. By Clarence M. Weed.

No. 86. Part I. Growing Watermelons in the North. Part II. Classification of Watermelons. By Frank Wm. Rane.

No. 87. Thirteenth Annual Report.

Technical Bulletin, No. 1.

An Annotated Catalogue of the Butterflies of New Hampshire. By Wm. F. Fiske.

Technical Bulletin, No. 2.

Classification of American Muskmelons. By Frank Wm. Rane.

Technical Bulletin, No. 3.

The Food of the Myrtle Warbler. By Clarence M. Weed and Ned Dearborn.

Respectfully submitted,

FRED W. MORSE,

Vice-Director.

NEW HAMPSHIRE COLLEGE
AGRICULTURAL EXPERIMENT STATION.

FOURTEENTH ANNUAL REPORT.

NOVEMBER 1, 1901, TO OCTOBER 31, 1902.

NEW HAMPSHIRE COLLEGE
OF
AGRICULTURE AND THE MECHANIC ARTS.

AGRICULTURAL EXPERIMENT STATION.
DURHAM, N. H.

BOARD OF CONTROL.

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HON. GEORGE A. WASON, New Boston.
CHARLES W. STONE, A. M., *Secretary*, Andover.
PRES. CHARLES S. MURKLAND, *ex officio*, Durham.

THE STATION COUNCIL.

*WILLIAM D. GIBBS, M. S., *Director and Agriculturist*.
FRED W. MORSE, M. S., *Vice-Director and Chemist*.
CHARLES H. PETTEE, A. M., C. E., *Meteorologist*.
HERBERT H. LAMSON, M. D., *Bacteriologist*.
CLARENCE M. WEED, D. SC., *Entomologist*.
FRANK WM. RANE, B. AGR., M. S., *Horticulturist*.
†HARRY HAYWARD, M. S., *Agriculturist*.

ASSISTANTS.

HARRY F. HALL, *Assistant Horticulturist*.
ALBERT F. CONRADI, B. S., *Assistant Entomologist*.
LUCIAN A. HILL, A. B., *Assistant Chemist*.
ARTHUR L. SULLIVAN, B. S., *Assistant Chemist*.
FREDERICK C. KEITH, *Clerk*.

* Resigned August 31, 1902.

† Elected September 1, 1902.

FOURTEENTH ANNUAL REPORT.

ANNUAL STATEMENT

Of the Hatch Fund of the New Hampshire College of Agriculture and the Mechanic Arts, for the year ending June 30, 1901.

RECEIPTS.

Cash received from United States treasurer . . \$15,000.00

EXPENDITURES.

Cash paid for salaries	\$9,010.39
labor	1,825.13
publications	1,329.35
postage and stationery	95.21
freight and express	92.00
heat, light, and water	583.37
chemical supplies	102.49
seeds, plants, and sundry supplies	378.59
fertilizers	186.90
feeding stuffs	7.00
library	253.86
tools, implements, and machinery	153.93
furniture and fixtures	351.65
scientific apparatus	286.73
traveling expenses	293.79
contingent expenses	20.60
building and repairs	29.01
	<hr/>
	\$15,000.00

SUPPLEMENTARY STATEMENT.

RECEIPTS.

Balance on hand	
Cash received for analysis of fertilizers, water, etc.	\$592.50
	<hr/>
	\$592.50

EXPENDITURES.

Heat, light, water, and power	\$21.99
Contingent expenses (fire insurance premiums) .	318.30
Chemical supplies	2.30
Labor	249.91
	<hr/>
	\$592.50

REPORT OF VICE-DIRECTOR.

To Charles S. Murkland, President:

By the resignation of the director, Prof. William D. Gibbs, August 31, it has become my duty to prepare the annual report of this station, and I, therefore, have the honor to submit the following:

The Agricultural Experiment Station has been seriously handicapped during the year now closed, by the repeated changes in its Agricultural Department, which prevents continuity of work and completion of experiments, and results in a lack of material for bulletins in subjects of paramount importance to the farmers of the state.

The other departments are each doing their full share of work in research and practice and the bulletins of the station are in continuous demand both without and within the state. But the men in those departments cannot well take up the notes gathered in the Agricultural Department, collate them and write out the results in a bulletin, and at the same time further the work in their own proper lines.

Prof. William D. Gibbs was elected director and agriculturist and entered upon his duties January 1, 1902; but resigned September 1 to accept a larger field in Texas.

Prof. Harry Hayward, M. S., was appointed agriculturist, September 1, 1902.

Mr. Herbert M. Tucker was appointed superintendent of the farm, April 1, 1902.

Mr. Lucian A. Hill, A. B., assistant chemist, March 15, 1902.

Mr. Arthur L. Sullivan, B. S., assistant chemist, September 15, 1902.

Nine bulletins in the regular series have been published during the year as follows:

No. 88. Inspection of Fertilizers, 1901, Analyses of Ashes.
By Fred W. Morse. .

No. 89. The Squash Bug. By Clarence M. Weed.

No. 90. Insect Record for 1901. By Clarence M. Weed.

No. 91. Killing Woodchucks with Carbon Bisulphide.
By Clarence M. Weed.

No. 92. Silage Studies. By Fred W. Morse.

No. 93. Cold Storage of Apples. By F. William Rane,
Herbert H. Lamson, and Fred W. Morse.

No. 94. Remedies for Fleas. By Albert F. Conradi.

No. 95. How to grow a Forest from Seed. By F. William
Rane.

No. 96. Fourteenth Annual Report.

Two bulletins have been added to the Technical Series,
namely:

No. 4. The Acetylene Light in the Greenhouse. By F.
William Rane.

No. 5. Bibliography of Birds in their Economic Rela-
tions to Agriculture. By Clarence M. Weed.

The Experiment Station has also undertaken for the present
the publication of a series of pamphlets on Nature Study for
the use of the teachers in our public schools. So far three of
these, by Prof. Clarence M. Weed, have been issued and bear
the following titles:

No. 1. The Pollination of Flowers.

No. 2. The Mission of the Birds.

No. 3. Plant Travelers.

Six press bulletins containing abstracts of regular bulletins
and notes on their contents were also issued to the newspapers,
in order to insure that the information reached as many people
as possible. These press bulletins have resulted in requests
for large numbers of copies of the regular editions.

The reports of the different departments are appended.

Respectfully submitted,

FRED W. MORSE,
Vice-Director and Chemist..

THE ACIDITY OF CORN SILAGE.

FRED W. MORSE.

For several years, whenever there was an opportunity, the Department of Chemistry has pursued the study of the acids in silage. The total acids were determined at frequent intervals during several seasons, and the nature of the acids studied as much as was possible in the time.

To determine the total acids, a sample of silage fresh from the silo, weighing from 100 to 500 grams was macerated with sterilized water for several hours in the cold. The water was then filtered and the acid determined in an aliquot of the whole, by titration with standard alkali, and the percentage, for convenience, calculated as acetic acid.

The silage was cut in the customary lengths of three fourths of an inch.

The results obtained in different seasons and with different varieties are given in the following table.

Total Acids in Corn Silage.

Sanford corn, crop of 1895.

Six daily samples, December 17 to 24, 1895:

Average	.	.	.	.	.	1.05%	acetic acid.
Highest	.	.	.	.	.	1.23%	"
Lowest	.	.	.	.	.	.96%	"

Six samples, January 15 to February 5, 1896:

Average	.	.	.	.	.	1.12%	acetic acid.
Highest	.	.	.	.	.	1.32%	"
Lowest	.	.	.	.	.	.80%	"

One sample April 3, 1896 . . . 1.33% "

Four samples, December 7-18, 1896, 1 year old.

Average	1.54%	acetic acid.
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Leaming corn, crop of 1895.

Seven samples, February 20, to March 12, 1896.

Average67%	acetic acid.
Highest	.	.	.	.	.	.84%	"
Lowest	.	.	.	.	.	.50%	"

Mosby's Prolific corn, crop of 1895.

Five samples, March 17 to 31, 1896.

Average	.	.	.	.	.	.82%	acetic acid.
Highest	.	.	.	.	.	.93%	"
Lowest	.	.	.	.	.	.76%	"

Sanford corn, crop of 1896.

Three samples, February 12 to 26, 1897.

Average	1.95%	acetic acid.
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Leaming corn, crop of 1896.

Three samples, March 5 to 18, 1897.

Average	1.47%	acetic acid.
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The results of these two years show a marked variation between the two years and between the varieties, more particularly Sanford and Leaming.

In the pursuance of these studies it was noted that no regularity in amounts of acid occurred, and as soon as an opportunity occurred another series was taken up using as much care as possible to have uniform conditions of procedure during the course of the analyses. The study was made on the crop of 1899, consisting of Leaming corn. Two sets of samples were taken each time, one from the surface of the silo between feeding periods and the other not less than six inches below the surface. The maceration with water was conducted under uniform conditions.

Invariably the surface acidity was lower than that below the surface, and average results were .83% acetic acid and 1.03% acetic acid respectively. The results of the series of

twenty-two determinations, running from October 17 to February 21, showed that maximum acidity occurred during November, and was practically constant during December, January, and February, and lower than in November.

The actual results obtained during the season are given in the following table, the figures being for acetic acid and averaged from the samples obtained from the surface and below the surface.

	Per cent.		Per cent.		Per cent.
October 17, 1899.....	0.74	December 2, 1899...	0.78	January 6, 1900.....	0.94
October 30, 1899	0.69	December 6, 1899..	0.91	January 17, 1900	0.96
November 2, 1899....	0.84	December 13, 1899..	0.95	January 24, 1900..	0.93
November 10, 1899...1.03		December 19, 1899..1.03		February 1, 1900.....	0.93
November 14, 1899...1.14		December 23, 1899..0.95		February 7, 1900.....	0.96
November 22, 1899...1.04		December 28, 1899..1.02		February 14, 1900.....	0.89
November 28, 1899...1.01		January 3, 1900.....	0.90	February 21, 1900	0.91

AYRSHIRE HERD TESTS.

FRED W. MORSE.

Since 1894 the department of chemistry has conducted tests of several herds in the state, for the Ayrshire Breeders' Association. The plan of the tests has changed somewhat from year to year. The first test lasted but one day, then, for several years, the time required was two days; from 1898 to 1900, seven days were included; and finally, in 1901-'02, the test was made to consist of two days at monthly intervals throughout the year. Until the adoption of the monthly test, all the sampling and weighing was done by a station representative; but during 1901-'02, only one month's test was so conducted. The other monthly samples were sent by the owners to the station, accompanied by the weights of milk for the two days.

In all these samples the fat was determined by the Babcock test. The total solids were in most instances, until

1901, calculated from the lactometer readings and fat percentages, by Babcock's formula. During 1901, and in other years when samples were more than twenty-four hours old, the gravimetric method was employed.

The tests appear in the following tables, and probably show the composition of Ayrshire milk with respect to fat and total solids as well as is possible. The animals must be regarded as fully representative of the breed, and the number of cows in each herd is sufficiently large to insure a fairly average period of lactation. The percentages of fat range from 3.48 to 4.40, and those of total solids from 11.71 to 13.27. The general average for all the tests given, 3.88 per cent. of fat and 12.55 per cent. of total solids.

In scanning the columns of total solids and daily yield, one cannot avoid the conclusion that some of the herds are developing the quantity of milk at the expense of quality.

In the tests for 1901-'02, it was found that in the case of twenty-one cows whose periods of lactation allowed a comparison of the first and second months, fifteen gave the higher fat test in the first month, and thirteen produced the higher yield of milk in the second month. The table shows this result very clearly.

SUMMARY OF AYRSHIRE MILK TESTS.

OWNER.	Date.	No. of days.	No. of cows.	Fat.	Solids not fat.	Total solids.	Daily milk yield in lbs.
G. H. Yeaton	Jan. 24, 1894	1	19	4.03	9.23	13.26	.....
C. H. Hayes	Jan. 25-26, 1894	1	11	3.72	.....	.....	18.4
G. H. Yeaton	Oct. 29-31, 1894	2	10	3.57	9.01	12.58	27.8
W. R. Garvin.....	{ Oct. 31-Nov. 1 2, 1894. }	2	10	3.58	8.84	12.42	26.1
G. H. Yeaton	June 13-14, 1895	2	10	4.01	8.83	12.84	32.0
G. H. Yeaton	June 22-24, 1896	2	16	4.06	8.62	12.68	30.7
G. H. Yeaton	Dec. 21-23, 1896	2	14	4.08	9.19	13.27	26.2
G. H. Yeaton	June 23-25, 1897	2	14	4.01	8.85	12.86	29.05
C. H. Hayes.....	June 28-30, 1897	2	12	3.70	8.54	12.24	26.52
W. R. Garvin.....	July 1-3, 1897	2	15	3.72	8.93	12.65	27.47
G. H. Yeaton	Jan. 12-14, 1898	2	10	3.98	9.28	13.26	29.3
W. R. Garvin.....	Jan. 17-19, 1898	2	9	3.48	8.79	12.27	22.88
C. H. Hayes.....	Jan. 17-19, 1898	2	16	3.89	8.77	12.66	18.5
G. H. Yeaton	Apr. 14-20, 1898	7	10	3.88	8.97	12.85	37.3
C. H. Hayes.....	May 24-30, 1898	7	16	3.88	9.04	12.92	26.3
G. H. Yeaton	May 15-21, 1899	7	8	4.10	8.05	12.15	40.6
C. H. Hayes.....	May 2-8, 1899	7	20	3.65	8.16	11.81	33.8
G. H. Yeaton	May 19-20, 1900	7	10	3.87	8.30	12.17	46.2
C. H. Hayes.....	June 18-25, 1900	7	16	3.62	8.51	12.13	31.4

HERD OF E. J. FLETCHER, 1901-1902.

DATE.	Number of cows.	Fat.	Solids not fat.	Total solids.	Daily milk yield in lbs.
April, 1901.....	8	4.06	8.60	12.66	23.5
May, 1901	8	4.13	.....	.....	24.1
June, 1901.....	4	4.02	8.64	12.66	23.8
July, 1901	1	3.90	.....	.....	34.8
August, 1901.....	4	3.86	9.11	12.97	36.3
September, 1901	8	4.40	.....	.....	40.4
October, 1901	9	3.95	8.46	12.41	36.4
November, 1901	8	4.08	8.77	12.85	32.7
December, 1901.....	9	3.87	.....	.....	26.6
January, 1902.....	8	4.11	.....	.....	28.3
February, 1902.....	9	4.09	8.73	12.82	.....
March, 1902.....	9	3.95	.....	.....	21.2

HERD OF G. H. YEATON, 1901-1902.

DATE.	Number of cows.	Fat.	Solids not fat.	Total solids.	Daily milk yield in lbs.
April, 1901.....	15	3.89	.....	.....	30.4
May, 1901.....	15	3.69	8.16	11.85	28.1
June, 1901.....	15	3.91	.....	.....	22.3
July, 1901	13	3.90	8.39	12.29	16.5
August, 1901.....	11	3.98	.....	.....	17.7
September, 1901.....	9	3.70	8.40	12.10	17.4
October, 1901.....	12	3.95	.....	.....	24.9
November, 1901.....	10	3.48	8.23	11.71	35.1
December, 1901.....	11	3.56	.....	.....	30.4
January, 1902.....	14	3.90	8.62	12.52	30.0
February, 1902.....	14	3.80	.....	.....	32.5
March, 1902.....	15	3.80	.....	.....	27.8

COMPARISON OF MILK YIELD AND PER CENT. OF FAT IN THE
FIRST AND SECOND MONTHS OF LACTATION.

Cow.	MILK YIELD FOR TWO DAYS.		PER CENT. FAT.	
	1st mo.	2d mo.	1st mo.	2d mo.
Gladiola	69.3	71.6	3.10	3.15
Iona S.	71.0	74.5	4.25	4.00
Gebie	68.3	80.3	4.20	3.45
Oke Mar.	72.2	82.5	4.30	3.60
Gada	80.8	77.1	3.50	3.10
Yucca	74.5	71.0	3.60	3.80
Lukolela	82.0	95.9	3.50	3.20
Olah	86.9	72.7	3.20	3.20
Xoa	76.8	93.5	3.40	3.40
Miss Olga	72.9	89.7	4.40	3.95
Biona	87.5	87.6	3.45	3.20
Freda	50.3	67.5	3.50	3.40
Hinda Douglas	80.0	81.0	3.75	4.00
Himona	80.0	85.5	5.50	3.85
Durwood	86.5	88.0	3.95	3.70
Collinwood	83.0	87.0	3.70	3.90
Cad's Victorien	55.5	66.0	4.15	3.20
Cad's Beauty	89.0	83.0	5.80	4.00
Banjo Music	91.0	73.0	4.80	3.40
Ramona	75.0	66.0	4.30	4.15
Belle Nixon	82.0	75.0	4.00	3.40

DEPARTMENT OF AGRICULTURE.

Professor Gibbs, during his connection with the department, continued the coöperative experiments with the U. S. Department of Agriculture, which were begun last year. One of these lines, viz., experiments with worn-out grass lands has been terminated this year by the lack of funds at the disposal of the Division of Agrostology to continue the work.

The experiments with clover seed will be continued next year at the request of the Division of Botany. In addition to these experiments, there were begun three series of plat experiments, viz. :

(1) A series of twenty-two plats, with eleven different systems of rotation of crops, to be continued four years.

(2) A series of eight plats, to determine the effect of varying the distance between plants in corn sown for the silo.

(3) Thirty plats devoted to variety tests of corn, both for ears and for silage. This series was practically a failure, because of the weather conditions throughout the season.

All the plats were carefully harvested, and all data and notes filed for Professor Gibbs's successor.

A series of dynamometer tests with harrows was conducted during the preparation of the fields in the spring, the data of which are on file.

DEPARTMENT OF HORTICULTURE.

The work in this department, while similar in many ways to that of previous years, has been greatly enlarged. Besides the work already alluded to in previous reports, which has been continued if not completed, new problems have been taken up. During the past season quite a beginning was made in studying the possibilities of the wholesale markets for horticultural produce from small growers. Besides growing a few crops that were thought advisable for testing for this purpose, an experiment was begun to determine the best methods of packing vegetables for the market.

As an educational feature, a large display of the produce from the station was exhibited at the Rochester fair, the New Hampshire Horticultural Society's Annual Exhibit, and the Durham Grange Fair. This display consisted of a large collection of both fruits and vegetables. A feature of the display was an exhibition of methods of packing for market. The work with muskmelons has been continued, but more in the line of fertilizer experiments, and tracing the origin of varieties. Besides the testing of new varieties of potatoes, some experiments on comparative tests of potato fertilizers, ready mixed versus home mixed, were begun. The use of legumes as an orchard cultivated crop was continued. Notes previously begun on fruits and other vegetables have been greatly added to and a large number of photographs for purposes of illustration have been taken. Three bulletins have been issued by the department during the year. The working up of notes from experiments for publication has been greatly hindered from the fact that the head of the department has had to carry extra work in the Department of Agriculture due to its frequent changes.

This being an apple season we had a large crop, of which 216 barrels have been sold and shipped, and the remainder are in storage. We grew about three acres of potatoes besides the numerous varieties in our trial grounds. The yield was very good; varieties used were Early Rose, Washington, and Green Mountain. They have averaged us about seventy-five cents a bushel for those sold, and we have still on hand about 400 bushels. We set out about one-fourth acre of celery, and have on hand in pits, ready for sale, about 2,500 bunches. Early in the season we sold about two thousand heads of early spring cabbages, a quarter acre each of beets, cucumbers, and lettuce, and during the season we also disposed of about one acre each of marrow squash, sweet corn, peas, and bell peppers. About an acre of muskmelons were planted, but the season was not a favorable one for them, although we secured some returns. The orchards were kept under cultivation, and bush beans were largely planted in

them. We sold about 250 bushels of string beans during the season from these orchards, and the plants were then turned under for the benefit of the orchards. Currants and raspberries yielded a fair crop, but the strawberries were very poor. Plums did fairly well, many of the varieties not fruiting last year, bearing well this season. We put out about an acre and a half of tomatoes. The season was a poor one for this crop, and our extra work did not allow us to give it the attention in spraying and culture that is needed for best results. The crop paid well, however, and we got good returns for green fruit that was picked and housed until we were able to grade and pack it. The last shipment was sent to Boston during November.

It required about one thousand bushel-boxes for our shipment of vegetables during the season, besides the barrels used for cabbage, squash, etc.

The sales of the year have amounted to \$876.26 as compared with \$846.59 in 1901 and \$662.50 in 1900. If to this amount is added the present value of produce already on hand at current prices, which should bring approximately \$600, the sales would be \$1,476.26.

In order to make a creditable exhibit at the fairs the men worked until nearly twelve o'clock at night for over a week, washing and grading vegetables, without extra compensation. Never has more real interest been taken in the work than was shown by those who assisted us this season.

An addition of thirty feet was made to the horticultural barn this fall in order to have room for a packing shed for fruits and vegetables. This is a great addition and one much needed, as there has been no space available for this work heretofore.

Throughout the year very efficient aid has been rendered by Mr. Harry F. Hall, assistant horticulturist.

F. WM. RANE,
Horticulturist.

THE ORIGIN OF VARIOUS VARIETIES OF
AMERICAN MUSKMELONS.

BY F. WM. RANE.

The work of studying out the origin and history of all our standard, well known, cultivated American muskmelons has been given considerable attention. The following is published as a record of what is accumulated at present:

While the varieties of American muskmelons have received attention by the New Hampshire Station* and an attempt at classification made,† it was thought that by a close investigation into the origin of each variety perhaps sufficient data might be obtained to indicate more or less the phyla or line of development.

The writer sent letters to all of our leading seedsmen throughout the country, asking them for all possible information in regard to their various introductions of muskmelons, viz.: date of introduction, description and photograph of the original fruit, where originated, by whom, whether a known cross, and if so its parentage, etc. He also wrote to many large growers throughout the country for similar assistance in tracing the origin and history of this fruit. Some of our leading agricultural and horticultural papers assisted likewise by publishing a notice free of charge asking for similar information, and each of the Agricultural College and Experiment Station horticulturists was consulted and asked to coöperate in the work.

From these various sources a very liberal response was received. Many seed firms were frank to say that they had not introduced anything of their own originating, and even most of those offered to the public were not of any definite known crossing, but variations or strains which had been brought out through selection. Some were supposed to be crosses from the fact that other varieties, which the chance seedling or strain seemed to resemble, had been grown near by. Seedsmen, growers, and horticulturists united in not

*Bulletins Nos. 52 and 72.

† Technical Bulletin No. 2.

only giving me the advantage of their own experience and data, but in giving addresses of many persons whom they believed might assist me.

It has been interesting in accumulating this data to get the ideas of growers as regards the development of this fruit. Some seem to think there is nothing grown to-day that begins to compare with the olden-time varieties, while others see vast improvements.

All authorities seem to agree that the muskmelon doubtless originated in the orient, and even to-day it forms a staple article among the peoples of Persia, Italy, and Egypt.

The muskmelon is very easily susceptible of mixing where varieties are adjacent, and through this means many strains and types have been brought out. The evolution of the cultivated American muskmelon is interesting. One writer claims that Columbus brought the first seed to this country. There are very few instances on record of direct introduction of varieties in earlier times. In recent years the United States Department of Agriculture has introduced many, which may have a marked influence in the future. The famous Cassaba or Persian variety is said to have been introduced directly from Smyrna to the light soils of lower New Jersey, where it has flourished and become noted for its sweetness and fine flavor. It is believed that most of our thin-skinned, finely netted, and highly flavored varieties are of Persian origin. The rougher or hard-skinned varieties, like those so commonly grown in France, Italy, and other European countries, and known in this country as cantaloupes or rock-melons, may have had a similar origin but have been developed differently.

The muskmelon most commonly known to America is, we believe, of the Persian type. While some cantaloupes are grown, and there are now and then varieties showing the cantaloupe characteristics, they nevertheless do not meet with as great success.

There has been more attention given to breeding the muskmelon during the past ten years than ever before. While

many of the earlier varieties are still standard, new ones are rapidly taking their places. As with other European fruits, conditions have so changed under the new environment in this country that our present cultivated muskmelons are what may be termed strictly an American product.

After much correspondence the data at hand seems very inadequate. It was thought that a large number of our varieties would be found to be of definite origin, but they are not. Very few varieties are of known parentage; but instead are largely chance seedlings or strains of well known kinds.

Much general information was obtained through the two large wholesale seed firms of Chauncey P. Coy & Son, proprietors of the Elkhorn Valley Seed Gardens, and Frank T. Emerson, general manager of the Western Seed and Irrigation Company, both of which are at Waterloo, Nebraska. These firms are large growers of muskmelon seeds, and supply them for our principal seed houses. When any of the seed firms have obtained or originated a new variety, they turn the same over to these firms for future supplies.

The writer is unable to tabulate the data as completely as desirable, but offers the following quotations and table toward that end:

“We have sold three varieties of muskmelons to the houses that first catalogued them. The Banquet muskmelon was found by us in the hands of a gardener, who could give us no information about it save that he had grown it for a good many years, and had first secured his seed from some other farmer or gardener. We could not trace the matter back, and cannot say where or when the variety first appeared. The Green-fleshed Osage came from a variety called the Grand View (which was nothing more or less than an impure strain of Emerald Gem). While inspecting a crop of the Grand View we found a single vine bearing six well developed melons of an entirely different type; we picked the melons and next season planted the seed, and neither the first season nor at any time since have we found so much as one single

impurity in this variety. It came absolutely pure and true from the start, and it is worthy of note that this green-meated variety came from a yellow-meated sort. We had only to continue planting until we had sufficient seed to sell, and then we sold it to Johnson & Stokes, who named it Green-fleshed Osage, because of its similarity in size and shape to the red-meated Osage. The perfected Delmonico was sold by us to Peter Henderson & Co., after some five or six years of selection continued from a 'sport' or impurity found in a field of their Delmonico. This sort kept reverting to the parent type, and was very hard to get pure and true to the new form. We have, at one time and another, saved and continued cultivation for several years, on distinct types of melons (usually sports found in fields of other sorts) to the number of twenty or thirty, only to find at last that the type we were working for could not be perpetuated. We have been working for eight years on a type of muskmelon in which each melon contains both yellow and green meat intermingled, but we have not yet succeeded in getting the variety sufficiently established to sell for introduction. This was produced from a patch in which alternate hills were planted to different varieties, and curiously enough is the result of crossing in this manner two *yellow*-meated varieties. We also note that the impurities that we throw out of our yearly trials of this cross are green-meated, and we have not yet found any melons in the cross with wholly yellow meat. We cannot offer any explanation of this fact, nor of what we have said about the Green-fleshed Osage."

CHAUNCEY P. COY & SON,

Nebraska.

LONG ISLAND BEAUTY MUSKMELON.

INTRODUCED 1893.

"A variety of the Hackensack type, originated on Long Island. It is of very superior quality, with green flesh, and densely netted. In shape it resembles the Hackensack, but is slightly more ribbed, and is decidedly the most attractive

looking melon we have ever seen. Besides being the most beautiful it is also the earliest of all. Out of a collection including every standard variety, it produced the first ripe melon of the season. This gives it especial value for market-gardeners."

J. M. THORBURN & Co.,
New York.

MILLER CREAM MELON.

"This melon was originated by John D. Miller of Elmyra, N. Y., in the year 1878, it being doubtless the result of cross between Sill Hybrid and Cassaba. It has a very thick flesh, the seed cavity being very small, is of a salmon color, and melting in quality. The rind is thin and of a green color. The vine itself is a strong grower and is very productive, the ground being covered with fruit. This was first catalogued by us in the year 1885."

JAS. J. H. GREGORY & SON,
Massachusetts.

"The Osage we believe to be an improved selection from Miller's Cream, which was introduced by J. J. H. Gregory of Marblehead, Mass., who can tell you more about its origin.

"The Osage Gem is a cross between the Osage and Netted Gem, and was very carefully made by one of our Michigan growers. The Paul Rose was bred by Mr. Rose, being a carefully selected type of small, solid, round, thick-meated Osage, and has a little more netting than the type of Osage which we use."

VAUGHAN'S SEED STORE,
Illinois.

"I have never given any attention to muskmelons except in attempting to cross melons by cucumbers, or more particularly to influence the flavor by the application of cucumber pollen. In this I was never successful."

FRED W. CARD,
Rhode Island.

“We are the introducers of the Vine Peach and Garden Lemon. We do not think, however, that they would really belong to the muskmelon family, as they are not usually eaten in the natural condition, but are preserved or pickled. We have never been able to get them perfectly pure. There are always some fruits which are large in size and appear to be midway between cucumber and muskmelon, and we are inclined to think that this vegetable is from a hybrid, or cross between the muskmelon and cucumber, but we do not know where they originated. The Vine Peach we found mentioned in the *Chicago Inter-Ocean* about fifteen years ago, and we wrote to the lady who mentioned this new vegetable and obtained all of her stock of seed. They have since then been renamed Vegetable Orange or Mango Melon by some of the eastern seedsmen. The Garden Lemon was sent us by one of our southern customers who had no name for it but simply thought that we would be interested in it. It is not really as desirable as the Vine Peach.”

IOWA SEED CO,
Iowa.

“I introduced the winter melon named Eden, and also have brought into prominence the famous Russian winter muskmelon named Khiva (Agri. Dept. No. 114), and the N. E. Hansen muskmelon (Dept. No. 116). My business is strictly with winter melons, and I am the only one who has made a commercial success in that line. Have done quite a business with the United States Department of Agriculture in testing, and have sold them hundreds of dollars' worth of seeds.”

J. F. BROWN,
Utah.

“We get all our cantaloupe seed from Rocky Ford, Colorado.”

A. SARBOUGH,
California.

“ We have introduced only one muskmelon, our Ideal. It was originated by Professor Price of the Texas Agricultural and Mechanical College, College Station, Texas, and he sold us the entire interest in it. It is interesting that we had already named it the Ideal, when we received a letter from Professor Price suggesting the same name. It is very productive, very sweet, and of better flavor than any melon with which we are acquainted. The flesh is a rich yellow, but occasionally we still find one with green flesh, as one of its parents was green-fleshed.”

GEO. TAIT & SONS,
Virginia.

“ Regarding the New Orleans Market muskmelon would say that it has been the only muskmelon that gave satisfaction in the immediate vicinity of New Orleans. Northern varieties do not succeed so well, they have no taste the first year and must be acclimated to be of any market value. Even the New Orleans Market muskmelon does not produce the same sweet melon if the seed was grown North. Our trackers are therefore very anxious to procure this seed genuine and of southern production.

The melon grows to a large size, larger than the large Hackensack, is deeply scalloped and very roughly netted. Flesh pale green to yellow, very deep, juicy, exceedingly sweet, and of a delicious flavor.”

E. W. EICHLING,
Louisiana.

“ The variety of melon called ‘ Large California Nutmeg ’ is a variety that was grown for many years by a melon grower on the Sacramento River and was formerly known as the ‘ Runyon Melon.’ We never heard its history or origin. It is the best large shipping Canteloupe that we know of and we cannot find anything in the East to correspond with it. It

is a very large, oblong melon, solid, of a nutmeg character and of a very fine flavor. It is considered the best late shipping melon in California and commands the highest price.

“We have taken hold of this melon for the last two years, as it was partially run out, and have selected the seed so as to bring up the quality.”

COX SEED CO.,
California.

Variety.	Origin.	Introducer.	Year.
Extra Early Hackensack..	Selected Hackensack	Henderson.....	1881
Large Early Hackensack..	.....	Henderson.....
Early Prolific Nutmeg.....	.....	Burpee.....
Netted Gem.....	.....	Burpee.....
Rocky Ford.....	Selected Netted Gem	Rocky Ford Growers..	
Osage.....	Selection of Miller's Cream.....	Vaughan.....	1886
Emerald Gem.....	.....	Burpee.....
Green Citron.....	.....	Landreth.....
Norfolk Button.....	.....	Johnson & Stokes.....
Surprise.....	White Japan X Or- ange Christiana.....	Price & Knickerbocker	
Bay View.....	Cassaba X Large Cal- ifornia.....	Burpee.....	1877
Grand Rapids.....	Chance seedling.....	Brown Seed Co.....	1872
Chicago Market.....	Selection the Mon- trcal.....	Vaughan.....	
Montreal Market.....	.....	Burpee.....
New Orleans Market.....	.....	C. W. Eichling.....
Baltimore Market.....	Chance seedling.....	J. Bolgiano & Son.....	
Anne Arundel.....	Selection Baltimore Nutmeg.....	J. Bolgiano & Son.....	1887
Champion Market.....	.....	Burpee.....
Perfection.....	Chance seedling.....	Maule.....	
Princess.....	.....	J. & S.....
Miller's Cream.....	Sill's Hybrid X Cas- saba.....	Gregory.....	
Missouri.....	Accidental sports.....	Landreth.....	1892
Irondequoit.....	Vicks.....	1894
Cosmopolitan.....	Chance cross of Amer- ican and European.	Ferry.....	
Banquet.....	Chance seedling.....	Henderson.....	
Tip Top.....	.....	Livingston.....
Melrose.....	.....	Burpee.....
Green-fleshed Osage.....	Selection of Grand View.....	J. & S.....	1897
McCotter's Pride.....	Sport of Peerless.....	Ferry.....	
Paul Rose.....	.....	Vaughan.....
Extra Early Roof.....	Accidental sport.....	Landreth.....	
Long Island Beauty.....	Selected Hackensack	Thorburn.....	
Banana.....	F. Hurd.....	1893
Shumway's Giant.....	Shumway.....	
Osage Gem.....	Cross Osage X Netted Gem.....	Vaughan.....	
Golden Eagle.....	.....	Burpee.....
Defender.....	Sport of Paul Rose...	Ferry.....	
Matchless.....	.....	Burpee.....
Newport.....	Selected Jenny Lind.	Henderson.....	
Jersey Belle.....	Selected Jenny Lind.	J. & S.....	
Shippers' Delight.....	.....	".....
Norfolk Button.....	Chance seedling.....	".....	
Sweet Home.....	.....	".....
Delmonico.....	Henderson.....	
Paul Rose.....	Selection of Osage...	Vaughan.....	
Grand View.....	Selection of Emerald Gem.....	.....
Perfected Delmonico.....	Sport of Delmonico...	Henderson.....	
Carnes.....	Imported from Syria.	Henderson.....	
Oklahoma.....	Chance cross Rocky Ford and Hacken- sack.....	J. W. Tetrick & Son..	
Khiva Winter.....	Foreign.....	F. Barteldes & Co.....	
Large California Nutmeg..	Runyon Melon.....	Cox Seed Co.....	
Runyon Melon.....	Chance seedling.....	Cox Seed Co.....	
Ideal.....	Known cross (?).....	Geo. Tait & Sons.....	
New Early Hackensack..	Selected Hackensack	Burpee.....	1887

DEPARTMENT OF ENTOMOLOGY.

The work in this department has followed closely the lines heretofore laid down for our investigations of the injurious insects and other animals of the state. Three lines of work have been completed and bulletins issued upon them, while several new lines have been begun.

Eight bulletins have been issued by this department during the year, the titles of which are given in the list of publications.

Many investigations of life histories and experiments with remedies have been made in the case of the following insects :

The San Jose or Pernicious Scale.

The Cabbage Worm.

The Striped Cucumber-beetle.

The White Fly of Greenhouses.

New Hampshire Mosquitoes.

The Potato Flea-beetle.

Oyster-shell Bark-louse.

The Cankerworm.

The results in several of these cases are nearly ready for publication, while in the others further time is needed for their completion.

The most notable development in our work during the year has been the discovery of the Pernicious or San Jose Scale in our state. This is one of the most dreaded orchard pests, and it will be fully discussed in a bulletin at an early day.

In all the work of the department I have had the efficient assistance of Mr. Albert F. Conradi, while during the summer months assistance in economic work was rendered by Mr. A. R. Merrill.

CLARENCE M. WEED,
Entomologist.

DEPARTMENT OF BACTERIOLOGY.

During the past year this department has been engaged in the work of studying the fungous diseases of plants and their treatment. The especial diseases under consideration have been the peach leaf-curl; the diseases of the apple—scab, sooty spot, brown spot, leaf spot, and canker, also the various rots affecting the mature fruit; downy mildew of cucumbers and melons.

The most notable fact in regard to fungous diseases during the past season was the serious outbreak of apple-scab. During the past ten years, the scab, while affecting certain susceptible varieties more or less, has not caused very serious damage. Since about 1895, in the vicinity of Durham it has been rather difficult to find Baldwin, Greening or Northern Spy apples sufficiently affected with the scab to serve as good illustrations of the disease; but during the summer of 1902, the scab became unusually abundant and did a large amount of damage, attacking many varieties which usually suffer little, among them the standard varieties mentioned above. The outbreak seems to have been widespread. As to the cause, the prevailing weather conditions would appear to be the most probable one. The most striking feature of the weather was the unusually low temperature which prevailed, while the rainfall was abundant but hardly to be considered excessive.

It is difficult to estimate the amount of loss caused by this outbreak but it would seem safe to set it at from one fourth to one half of the crop. Our experiments on the Baldwin demonstrated the efficiency of the Bordeaux mixture in the prevention of the disease. The scab attacks the foliage of the apple as well as the fruit, but a proportionate increase on the leaves last season was not observable.

Another disease of the apple, which was more abundant than usual, was the leaf-spot, a fungus distinct from the scab and characterized by the presence of numerous small circular brown spots on the leaves. This disease was generally prevalent and from several localities was reported as causing a serious dropping of the foliage. The brown spot on the Baldwin appeared to be less abundant than on some previous bearing years.

Peach leaf-curl did not develop to a serious extent. Brown rot of the peach and plum, while serious, did not appear unusually so.

Downy mildew of the cucumber and muskmelon, which appeared about the first of August, 1901, and did so much damage, did not attack the vines this year till about two weeks later, when it rapidly destroyed them. In our experiments in treating this disease Bordeaux mixture proved very effective, the sprayed vines remaining in good condition till killed by the frost.

Of the potato diseases the late blight or rot did much damage throughout the state. In the station field spraying with Bordeaux mixture largely prevented the disease as usual.

H. H. LAMSON,
Bacteriologist.

METEOROLOGICAL REPORT.

Observations for the year, July 1, 1901, to July 1, 1902, have been continued as usual, and have been under the immediate charge of R. L. Lunt, New Hampshire College, class of 1904, as observer. Signal flags, indicative of the weather for the succeeding night and day, have been displayed throughout the year. The observations taken have been the same as in previous years, viz.: S A. M. and S P. M. readings of barometer with attached thermometer; of standard, maximum and minimum thermometers, and of wet bulb thermometer throughout the growing season. The average wind direction for the day, the amount of cloudiness, the precipitation in inches of water and the snowfall, including the depth of snow on the ground each day of the winter, were also noted.

March was the most remarkable month of the year. The temperature was 8 degrees and the precipitation 2 inches above the average for seven years past. The total rainfall for the month was 7.28 inches which was the greatest for the year except December.

On the other hand November and June were relatively cold months, with an average of 5 degrees each below the mean. November also had the greatest deficiency in rainfall, viz.: 3 inches. August and May were the driest months, but there was no marked lack of rain during the whole year.

As usual, July was the hottest month and it contained an unusual hot spell lasting for ten days from July 14 to July 24. The first frost did not occur till October 18. September and October both having quite uniform temperatures. The winter as a whole also lacked extremes of temperature and there was very little sleighing through the season. For the first time for a series of years a considerable body of snow fell in December, but it did not remain for any length of time.

C. H. PETTEE,
Meteorologist.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

July, 1901.	8 A. M.		8 P. M.		TEMPERATURE.							
	Attached ther- mometer.	Barometer.	Attached ther- mometer.	Barometer.	s a. m.	s p. m.	s a. m., wet.	s p. m., wet.	Maximum.	Minimum.	Mean.	Set maximum.
1	87.	29.718	84.	29.740	79.	79.	65.	71.	94.	72.	.....	79.
2	84.	29.812	81.	29.650	79.	71.	68.	70.	88.	73.	.....	79.
3	85.	29.598	78.	29.578	80.	72.	74.	63.	90.	65.	.....	80.
4	76.	29.670	73.	29.626	74.	71.	67.	68.	87.	62.	.....	74.
5	72.	29.646	74.	29.636	67.	67.	66.	64.	73.	63.	.....	67.
6	70.	29.636	67.	.....	66.	61.	64.	58.	76.	59.	.....	66.
7	68.	29.580	72.	29.560	64.	69.	62.	67.	79.	58.	.....	64.
8	73.	29.670	71.	29.854	71.	65.	62.	62.	83.	67.	.....	71.
9	66.	29.832	68.	29.904	62.	61.	60.	59.	66.	59.	.....	62.
10	69.	29.856	76.	29.702	66.	69.	63.	67.	77.	57.	.....	66.
11	71.	29.652	73.	29.766	76.	67.	71.	66.	80.	65.	.....	76.
12	67.	29.894	71.	29.960	64.	62.	62.	58.	78.	60.	.....	64.
13	71.	30.056	76.	29.940	71.	69.	63.	67.	83.	50.	.....	71.
14	72.	29.950	85.	29.776	75.	79.	68.	74.	90.	60.	.....	75.
15	84.	29.740	89.	29.618	80.	82.	74.	75.	94.	71.	.....	80.
16	93.	29.622	90.	29.520	84.	83.	77.	78.	97.	72.	.....	84.
17	87.	29.522	80.	29.508	82.	74.	77.	74.	82.	71.	.....	82.
18	83.	29.582	79.	29.568	78.	67.	73.	66.	87.	67.	.....	78.
19	78.	29.614	77.	29.664	75.	68.	71.	66.	80.	62.	.....	75.
20	75.	29.736	78.	29.684	72.	70.	62.	66.	84.	54.	.....	72.
21	75.	29.642	83.	29.534	72.	71.	67.	67.	90.	61.	.....	72.
22	85.	29.540	86.	.....	80.	78.	71.	72.	90.	71.	.....	80.
23	80.	29.746	82.	29.690	76.	73.	65.	65.	84.	70.	.....	76.
24	81.	29.628	80.	29.618	75.	76.	68.	67.	89.	60.	.....	75.
25	72.	29.756	71.	29.728	65.	62.	57.	58.	69.	56.	.....	65.
26	68.	29.786	71.	29.842	65.	62.	57.	59.	76.	59.	.....	65.
27	71.	29.914	72.	29.856	68.	65.	62.	60.	73.	56.	.....	68.
28	68.	29.796	67.	29.596	64.	63.	59.	61.	67.	55.	.....	64.
29	61.	29.636	65.	29.692	58.	60.	57.	58.	65.	57.	.....	58.
30	65.	29.530	72.	29.544	62.	65.	62.	64.	78.	59.	.....	62.
31	76.	29.514	77.	29.506	73.	72.	71.	66.	75.	63.	.....	73.
Sum...	.....	.....	.....	.....	2223.	2153.	2045.	2036.	2524.	1925.	.....	2223.
Mean...	.....	.....	.....	.....	71.71	69.45	65.96	65.67	81.4	62.09	.....	71.709

RECORD, JULY, 1901.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

July, 1901.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	* Amount.	Snow fall in inches.			
1					W.	Clear.	Temp't're—Mean
2	3.15 p.m.	3.50 p.m.	.4		N.W.	Clear.	max., 81.4; mean
3					N.	Clear.	min., 62.09; mean
4	10 p.m.	Night.	.37		E.	Clear.	set, 71.709; max.,
5					S.E.	Cloudy.	97, date, July 16;
6	8 a.m.	10 a.m.	.08		S.E.	Cloudy.	min., 50, date July
7					N.E.	Cloudy.	13; greatest daily
8					N.E.	Clear.	range, July 13, 33.
9					E.	Cloudy.	Total precip't'n, 3.1
10	1.00 p.m.	Night.	.2		S.E.	Part cloudy.	in.; greatest in 24
11					N.E.	Cloudy.	hours, .82; date, 18.
12					S.E.	Clear.	No. of days with .01
13					E.	Clear.	inch or more pre-
14					W.	Clear.	cipitation, 10;
15					W.	Clear.	clear, 17; partly
16					S.W.	Clear.	cloudy, 6; cloudy,
17					N.E.	Cloudy.	8.
18	4.00 p.m.	Night.	.82		E.	Part cloudy.	Dates of—Thunder-
19					S.	Part cloudy.	storms, 2, 4, 7, 10,
20					N.W.	Clear.	17, 24 and 30; hail,
21					W.	Part cloudy.	slight, July 2.
22	Night.		.11		W.	Clear.	Observations taken
23					N.W.	Clear.	July 8, at 8.15 in
24	Night.		.12		N.	Clear.	evening.
25						Clear.	From the 28th to
26					S.	Clear.	the 31st were con-
27					S.E.	Part cloudy.	tinuous showers.
28	4 p.m.				S.E.	Cloudy.	During the month
29					N.E.	Cloudy.	there has been
30	Night.		1.00		S.E.	Part cloudy.	much heavy
31					N.W.	Clear.	thunder.
Sum.			3.1				

* Including rain, hail, sleet, and melted snow.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY. N. H. LAT. 43° 8' N.

August, 1901.	8 A. M.		8 P. M.		TEMPERATURE.							
	Attached ther- mometer.	Barometer.	Attached ther- mometer.	Barometer.	s a. m.	s p. m.	s a. m., wet.	s p. m., wet.	Maximum.	Minimum.	Mean.	Set maximum.
1	.....	29.548	69.	29.620	.....	67.	.....	60.	80.	61.	.....	68.
2	71.	29.704	72.	29.670	67.	64.	59.	59.	76.	56.	.....	67.
3	66.	29.590	71.	29.616	63.	71.	62.	69.	78.	55.	.....	63.
4	70.	29.654	71.	29.688	68.	65.	64.	63.	73.	57.	.....	68.
5	72.	29.840	74.	29.912	70.	66.	63.	58.	78.	58.	.....	68.
6	72.	30.024	71.	30.000	68.	65.	60.	62.	70.	54.	.....	68.
7	69.	29.766	74.	29.680	67.	69.	66.	68.	71.	61.	.....	67.
8	74.	29.734	76.	29.630	69.	64.	63.	62.	71.	59.	.....	69.
9	78.	29.766	73.	29.816	69.	65.	59.	59.	79.	59.	.....	69.
10	69.	29.744	70.	29.624	65.	70.	62.	72.	86.	60.	.....	65.
11	80.	29.680	79.	29.670	72.	68.	67.	60.	82.	62.	.....	72.
12	68.	29.832	76.	29.524	64.	62.	63.	60.	73.	57.	.....	64.
13	73.	29.850	74.	29.844	71.	66.	62.	64.	76.	58.	.....	71.
14	70.	29.848	71.	29.796	64.	64.	63.	63.	72.	59.	.....	64.
15	68.	29.774	71.	29.094	62.	67.	62.	67.	68.	59.	.....	62.
16	75.	29.648	76.	29.702	72.	71.	67.	62.	83.	57.	.....	72.
17	71.	29.742	76.	29.670	66.	74.	61.	68.	83.	64.	.....	66.
18	75.	29.750	.....	.....	72.	63.	63.	57.	79.	55.	.....	72.
19	67.	29.938	71.	29.904	63.	65.	57.	68.	71.	55.	.....	63.
20	65.	29.854	72.	29.808	61.	65.	60.	64.	73.	61.	.....	61.
21	70.	29.846	74.	29.862	67.	67.	65.	66.	69.	63.	.....	67.
22	69.	29.926	72.	29.956	64.	67.	64.	65.	76.	59.	.....	64.
23	70.	29.954	72.	29.878	67.	68.	64.	67.	76.	65.	.....	67.
24	78.	29.824	78.	29.804	77.	71.	71.	70.	88.	67.	.....	77.
25	71.	29.754	74.	29.758	69.	70.	66.	68.	77.	66.	.....	69.
26	72.	29.792	74.	29.778	69.	69.	66.	66.	77.	66.	.....	69.
27	74.	29.856	72.	29.888	72.	66.	68.	64.	81.	59.	.....	72.
28	73.	29.974	73.	29.952	69.	65.	64.	63.	80.	55.	.....	69.
29	72.	29.890	76.	29.800	70.	69.	65.	62.	86.	55.	.....	70.
30	77.	29.740	68.	29.718	69.	66.	62.	63.	83.	55.	.....	69.
31	67.	29.758	67.	29.814	61.	63.	61.	63.	75.	57.	.....	61.
Sum.	.....	.....	.....	.....	2027.	2078.	1899.	1974.	2390	1834.	.....	2093.
Mean.	.....	.....	.....	.....	65.39	67.03	61.26	63.68	77.	59.	.....	67.

RECORD, AUGUST, 1901.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

August, 1901.	PRECIPITATION.			Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	* Amount. Snow fall in inches.			
1				N. W.	Partly cloudy	Mean maximum
2				S.	Clear	temperature, 77.
3				W.	Cloudy	Mean minimum
4				N. W.	Cloudy	temperature, 50.
5				S. E.	Clear	Maximum temper-
6	Night.		.25	S. E.	Cloudy	ature, 88; date,
7				W.	Cloudy	24th.
8				S. W.	Partly cloudy	Minimum temper-
9	Show ers.		.35	S.	Clear	ature, 55; date,
10				S.	Cloudy	3d, 18th, 19th,
11				N.	Clear	28th, 29th, 30th.
12				S.	Cloudy	Greatest daily
13				S.	Clear	range, 31; date,
14				S.	Clear	29th.
15				S.	Partly cloudy	Total precipita-
16				W.	Clear	tion, 1.08 inches.
17				W.	Clear	Greatest precipita-
18				S. E.	Clear	tion in 24 hours,
19				S. E.	Clear	.48; date, 24th.
20				S. E.	Cloudy	Number of days
21				S. E.	Partly cloudy	with .01 inch or
22				S. E.	Clear	more precipita-
23				S. E.	Partly cloudy	tion, 4; clear, 16;
24	4 p. m.		.48	W.	Partly cloudy	partly cloudy, 1;
25		4.30 a. m.	.48	S. E.	Clear	cloudy, 7.
26				S. E.	Partly cloudy	Observations tak-
27				E.	Clear	en at 8.15 a. m.
28				S. E.	Clear	Aug. 5; observa-
29				S. E.	Clear	tions taken at
30				S.	Clear	8.30 a. m. Aug. 23.
31	Night.			S. E.	Partly cloudy	
Sum.			1.08			

* Including rain, hail, sleet, and melted snow.

† Trace.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

September, 1901.	8 A. M.		8 P. M.		TEMPERATURE.							
	Attached thermometer.	Barometer.	Attached thermometer.	Barometer.	s a. m.	s p. m.	s a. m., wet.	s p. m., wet.	Maximum.	Minimum.	Mean.	Set maximum.
1	64.	58.	.....	.....	65.	55.	.....	63.
2	68.	66.	.....	.....	.....	.....	.....	.....
3	66.	62.	.....	.....	76.	57.	.....	64.
4	61.	69.	.....	.....	67.	61.	.....	61.
5	76.	74.	.....	.....	85.	59.	.....	76.
6	77.	68.	.....	.....	88.	61.	.....	74.
7	76.	72.	.....	.....	83.	63.	.....	73.
8	63.	58.	.....	.....	89.	61.	.....	61.
9	57.	58.	.....	.....	69.	55.	.....	55.
10	62.	62.	.....	.....	69.	44.	.....	61.
11	58.	64.	.....	.....	73.	56.	.....	59.
12	65.	65.	.....	.....	73.	56.	.....	64.
13	66.	67.	.....	.....	72.	63.	.....	66.
14	67.	64.	.....	.....	76.	61.	.....	64.
15	58.	71.	.....	.....	77.	55.	.....	59.
16	72.	69.	.....	.....	72.	53.	.....	64.
17	66.	56.	.....	.....	81.	64.	.....	60.
18	63.	59.	.....	.....	70.	53.	.....	55.
19	55.	53.	.....	.....	61.	41.	.....	54.
20	49.	50.	.....	.....	79.	65.	.....	48.
21	49.	54.	.....	.....	51.	38.	.....	49.
22	51.	58.	.....	.....	79.	40.	.....	48.
23	60.	63.	.....	.....	70.	38.	.....	57.
24	67.	60.	.....	.....	77.	55.	.....	65.
25	53.	49.	.....	.....	79.	42.	.....	48.
26	49.	49.	.....	.....	77.	47.	.....	46.
27	42.	57.	.....	.....	50.	49.	.....	49.
28	53.	63.	.....	.....	59.	52.	.....	52.
29	61.	69.	.....	.....	63.	60.	.....	61.
30	69.	64.	.....	.....	71.	49.	.....	68.
Sum..	1843.	1851.	.....	.....	2091	1553	.....	1722.
Mean	61.4	61.7	.....	.....	72.1	53.5	.....	59.3

RECORD, SEPTEMBER, 1901.

LONG. 7° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

September, 1901.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	* Amount.	Snow fall in inches.			
1					E.	Clear	Mean maximum
2					E.		temperature, 72.1.
3					E.	Partly cloudy.	Mean minimum
4					E.	Clear.	temperature, 53.5.
5					S. E.	Clear.	Mean temperature,
6					S. E.	Clear.	62.8.
7	Night.		.75		S. E.	Clear.	Maximum temper-
8					W.	Clear.	ature, 89; date, 8th.
9					W.	Clear.	Minimum temper-
10					W.	Clear.	ature, 38; date, 21st
11	6.30 p. m.	Night.	1.25		S. W.	Cloudy.	and 23d.
12					S. W.	Cloudy.	Total precipita-
13	Showers.		†		W.	Clear.	tion, 3.38 inches.
14					W.	Clear.	Greatest precipita-
15	Night.		.03		S. W.	Cloudy.	tion in 24 hours,
16					S. W.	Clear.	1.25; date, 11th.
17	11 a. m.	5.30 p. m.	.51		W.	Cloudy.	Number of days
18					W.	Cloudy.	with .01 inch or
19	7 a. m.	9 p. m.	.15		N. W.	Partly cloudy.	more precipita-
20					E.	Cloudy.	tion, 8.
21	Night.		.11		N. W.	Clear.	Clear, 20; partly
22					W.	Clear.	cloudy, 3; cloudy, 1.
23					S. W.	Clear.	
24					N.	Clear.	
25					N. E.	Clear.	
26					S.	Clear.	
27					S. W.	Clear.	
28	Night.				S. W.	Clear.	Cloudy towards
29		10.30 a. m.	.55		N. W.	Cloudy.	night.
30	Shower.	2 a. m.	.03		N. W.	Clear.	
Sum			3.38				

* Including rain, hail, sleet, and melted snow.

† Trace.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

October, 1901.	8 A. M.		8 P. M.		TEMPERATURE.							
	Attached ther- monometer.	Barometer.	Attached ther- monometer.	Barometer.	s a. m.	8 p. m.	s a. m., wet.	8 p. m., wet.	Maximum.	Minimum.	Mean.	Set maximum.
1	64.	29.738	63.	29.800	54.	52.	52.	51.	76.	52.	.....	54.
2	62.	29.616	67.	29.412	59.	64.	58.	61.	64.	58.	.....	59.
3	64.	29.330	62.	29.500	52.	52.	48.	47.	69.	52.	.....	52.
4	59.	29.640	58.	29.744	49.	45.	40.	42.	59.	45.	.....	49.
5	56.	29.736	62.	29.820	46.	42.	43.	40.	60.	42.	.....	46.
6	52.	29.610	53.	29.914	44.	45.	44.	42.	59.	34.	.....	44.
7	55.	30.126	59.	30.116	46.	45.	43.	43.	60.	45.	.....	46.
8	57.	30.016	64.	30.010	44.	45.	42.	42.	59.	44.	.....	44.
9	61.	29.934	66.	29.924	50.	57.	48.	54.	63.	50.	.....	50.
10	66.	30.000	68.	30.044	57.	59.	55.	58.	71.	50.	.....	57.
11	63.	30.000	66.	29.936	55.	56.	55.	55.	73.	53.	.....	55.
12	63.	29.926	65.	29.830	53.	54.	53.	54.	70.	52.	.....	53.
13	65.	29.800	62.	29.610	55.	61.	54.	60.	60.	40.	.....	55.
14	63.	29.860	63.	29.600	59.	54.	58.	54.	63.	52.	.....	59.
15	68.	29.702	64.	29.812	53.	48.	53.	45.	59.	47.	.....	53.
16	62.	29.840	66.	29.624	46.	52.	43.	50.	62.	46.	.....	46.
17	62.	29.510	61.	29.430	48.	45.	42.	41.	67.	40.	.....	48.
18	55.	29.512	54.	29.534	39.	40.	34.	37.	68.	34.	.....	39.
19	55.	29.610	65.	29.728	42.	48.	38.	43.	47.	31.	.....	42.
20	62.	30.030	57.	30.110	38.	39.	32.	35.	63.	34.	.....	38.
21	55.	30.010	65.	30.020	37.	41.	35.	39.	51.	35.	.....	37.
22	60.	29.740	70.	29.722	45.	55.	43.	45.	54.	34.	.....	45.
23	65.	29.468	69.	29.250	51.	56.	45.	51.	65.	50.	.....	51.
24	66.	29.460	57.	29.730	46.	42.	39.	37.	73.	40.	.....	46.
25	54.	29.850	62.	29.918	36.	35.	30.	33.	49.	33.	.....	36.
26	63.	29.900	67.	29.816	38.	50.	35.	44.	45.	37.	.....	38.
27	63.	29.738	55.	29.950	47.	46.	44.	42.	63.	43.	.....	47.
28	57.	30.150	57.	30.250	35.	44.	33.	40.	60.	34.	.....	35.
29	58.	30.326	62.	30.250	32.	45.	30.	41.	54.	32.	.....	32.
30	59.	30.166	65.	30.000	34.	49.	32.	44.	56.	35.	.....	34.
31	63.	30.000	73.	29.900	45.	55.	42.	52.	64.	44.	.....	45.
Sum.					1435.	1521.	1343.	1422.	1916.	1318.		1435.
Mean.					46.29	49.06	43.32	45.87	61.8	42.5		46.2

RECORD OCTOBER, 1901.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

October, 1901.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	* Amount.	Snow fall in inches.			
1					S. W.	Clear.	Mean maximum
2	8.33 p. m.	Night.	.53		S. W.	Cloudy.	temperature, 61.8.
3					S. W.	Clear.	Mean minimum
4					S. W.	Clear.	temperature, 42.5.
5					S. W.	Clear.	Mean temperature,
6	2 a. m.	6 a. m.	.18		S. W.	Clear.	52.15.
7					W.	Clear.	Maximum temper-
8					W.	Clear.	ature, 76; date,
9					S. W.	Partly cloudy	1st.
10					S.	Clear.	Minimum temper-
11					S. E.	Partly cloudy†	ature, 31; date,
12	Night.		.10		S. E.	Cloudy‡	19th.
13					S.	Cloudy.	Greatest daily
14	Night.				S. E.	Cloudy.	range, 34 on 18th.
15		Night.	2.50		S. W.	Clear.	Total precipita-
16	2 p. m.	5 p. m.	.10		S. W.	Clear.	tion, 3.21 inches.
17					S. W.	Cloudy**	Greatest precipita-
18	Night.				S. W.	Cloudy.	tion in 24 hours,
19					S.	Clear.	2.20; date, 14th
20					S. W.	Clear.	and 15th.
21					S. W.	Clear.	Number of days
22					S. W.	Clear.	with .01 inch or
23	Night.				S. W.	Partly cloudy	more precipita-
24					S. W.	Clear.	tion, 6; clear days,
25					S. W.	Clear.	22; partly cloudy,
26					S. W.	Clear.	3; cloudy, 6.
27					S. W.	Clear.	Dates of killing
28					S. W.	Clear.	frost, 28, 29, 30.
29					S. W.	Clear.	
30					S. W.	Clear.	
31					S. W.	Clear.	
Sum.			3.21				

* Including rain, hail, and melted snow.

† Trace.

‡ Dense fog morning and evening.

** Foggy morning.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

November, 1901.	S A. M.		S P. M.		TEMPERATURE.							
	Attached ther- mometer.	Barometer.	Attached ther- mometer.	Barometer.	s a. m.	s p. m.	s a. m., wet.	s p. m., wet.	Maximum.	Minimum.	Mean.	Set maximum.
1	67.	29.780	64.	29.772	50.	48.	50.	48.	71.	37.	.....	50.
2	63.	29.880	60.	30.000	42.	47.	39.	40.	66.	40.	.....	42.
3	57.	30.000	60.	29.900	41.	42.	35.	32.	55.	38.	.....	41.
4	57.	29.828	65.	29.800	37.	37.	35.	37.	52.	35.	.....	37.
5	57.	29.800	62.	29.770	34.	40.	32.	35.	50.	32.	.....	34.
6	63.	29.800	65.	29.780	41.	38.	39.	33.	56.	38.	.....	41.
7	58.	29.830	65.	29.820	29.	38.	.....	35.	51.	29.	.....	29.
8	56.	29.680	67.	29.772	32.	40.	.....	38.	52.	31.	.....	32.
9	62.	29.800	63.	29.650	35.	41.	35.	38.	52.	35.	.....	35.
10	47.	29.776	42.	29.950	29.	27.	.....	.....	51.	26.	.....	29.
11	40.	29.950	61.	29.700	26.	31.	.....	.....	31.	26.	.....	26.
12	51.	29.470	62.	29.100	32.	35.	.....	.....	36.	30.	.....	32.
13	50.	29.010	59.	29.000	34.	28.	31.	.....	37.	26.	.....	34.
14	48.	28.900	61.	29.070	27.	30.	.....	.....	35.	27.	.....	27.
15	55.	29.220	65.	29.340	31.	30.	.....	.....	33.	30.	.....	31.
16	54.	29.476	66.	29.550	32.	35.	.....	.....	40.	31.	.....	32.
17	53.	29.572	57.	29.586	30.	34.	.....	.....	44.	32.	.....	30.
18	54.	29.700	64.	29.686	27.	40.	.....	.....	42.	27.	.....	27.
19	54.	29.642	65.	29.730	33.	32.	.....	.....	44.	30.	.....	33.
20	55.	29.864	64.	29.900	26.	27.	.....	.....	35.	25.	.....	26.
21	54.	29.904	59.	29.936	26.	32.	.....	.....	35.	26.	.....	26.
22	50.	29.950	62.	29.846	23.	30.	.....	.....	40.	22.	.....	23.
23	55.	30.000	62.	30.020	32.	27.	.....	.....	44.	26.	.....	32.
24	41.	29.700	46.	29.290	27.	33.	.....	.....	35.	26.	.....	27.
25	43.	29.030	55.	29.050	35.	35.	.....	.....	35.	34.	.....	35.
26	45.	29.168	47.	29.450	31.	25.	.....	.....	40.	23.	.....	31.
27	38.	29.474	44.	29.722	20.	19.	.....	.....	32.	13.	.....	20.
28	39.	29.242	42.	29.720	16.	15.	.....	.....	22.	12.	.....	16.
29	59.	29.736	63.	29.536	10.	22.	.....	.....	22.	7.	.....	10.
30	62.	29.724	60.	29.746	15.	20.	.....	.....	21.	12.	.....	15.
Sum ..	.....	.....	.....	.....	903.	978.	296.	336.	1259.	826.	... ..	903.
Mean ..	.....	.....	.....	.....	30.1	32.6	37.	37.33	41.9	27.5	.....	30.1

RECORD, NOVEMBER, 1901.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

November, 1901.	PRECIPITATION.			Snow fall in inches.	Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	* Amount.				
1	3.30 p.m.	Night.	.20		N.W.	Partly cloudy	Mean maximum
2					N.W.	Clear	temperature, 41.9.
3					N.W.	Clear	Mean minimum
4					N.E.	Partly cloudy	temperature, 27.5.
5					N.W.	Partly cloudy	Mean temperature,
6					N.W.	Clear	34.7.
7					N.E.	Partly cloudy	Maximum temper-
8					N.W.	Partly cloudy	ature, 71; date,
9					N.W.	Partly cloudy	1st
10					N.W.	Clear	Minimum temper-
11	6 p.m.				N.W.	Partly cloudy	ature, 7; date,
12		Night.	.42		N.E.	Cloudy	29th
13					N.W.	Cloudy	Greatest daily
14					N.W.	Cloudy	range, 34.00; date,
15					N.W.	Clear	1st.
16					N.W.	Clear	Total precipi-
17					N.W.	Clear	tation, 1.58 inches.
18					N.W.	Clear	Greatest precipi-
19	Night.	4 p.m.	.20		N.W.	Cloudy	tation in 24 hours,
20					N.W.	Clear	.76; date, 24th.
21					N.W.	Clear	Total snowfall, .76
22					N.W.	Clear	inches.
23					N.E.	Cloudy	Number of days
24	11.10 a.m.	Night.	.76		N.E.	Cloudy	with .01 inch or
25					N.E.	Cloudy	more precipita-
26					N.W.	Clear	tation, 5; clear, 16;
27					N.W.	Clear	partly cloudy, 7;
28					N.W.	Clear	cloudy, 7.
29					N.W.	Clear	
30					N.W.	Clear	
Sum.			1.58				

* Including rain, hail, sleet, and melted snow.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

December, 1901.	8 A. M.		8 P. M.		TEMPERATURE.							
	Attached ther- mometer.	Barometer.	Attached ther- mometer.	Barometer.	8 a. m.	8 p. m.	8 a. m., wet.	8 p. m., wet.	Maximum.	Minimum.	Mean.	Set maximum.
1	66.	29.742	62.	29.642	16.	26.			32.	12.		16.
2	65.	29.570	72.	29.540	35.	49.			46.	32.		35.
3	59.	29.776	50.	29.540	31.	20.			58.	19.		31.
4	47.	29.370	61.	29.720	20.	14.			32.	14.		20.
5	66.	29.834	69.	30.000	12.	14.			20.	10.		12.
6	68.	30.154	68.	30.210	-1.	12.			21.	-1.		-1.
7	64.	30.232	68.	30.142	10.	14.			27.	9.		10.
8	70.	30.108	73.	30.000	14.	21.			25.	12.		14.
9	80.	29.728	81.	29.712	36.	32.			36.	32.		36.
10	68.	29.386	84.	29.608	39.	38.			51.	37.		39.
11	86.	29.870	76.	30.028	31.	30.			48.	30.		31.
12	74.	30.132	72.	30.152	29.	38.			46.	27.		29.
13	76.	30.100	78.	30.044	34.	38.			44.	26.		34.
14	73.	30.000	75.	29.800	42.	50.			42.	40.		42.
15	71.	29.500	62.	29.490	51.	27.			53.	27.		51.
16	49.	29.600	57.	29.720	8.	8.			54.	6.		8.
17	62.	29.846	64.	29.708	9.	12.			14.	7.		9.
18	69.	29.750	71.	29.834	10.	15.			15.	10.		10.
19	57.	29.918	64.	29.932	15.	15.			26.	15.		15.
20	66.	30.032	61.	29.980	9.	24.			23.	7.		9.
21	65.	29.974	70.	29.200	7.	14.			34.	6.		7.
22	66.	30.014	75.	29.800	-3.	6.			28.	-6.		-3.
23	80.	29.650	74.	29.624	25.	30.			28.	24.		25.
24	79.	29.300	73.	29.430	35.	39.			37.	31.		35.
25	64.	29.560	69.	29.642	34.	38.			41.	31.		34.
26	65.	29.826	70.	29.840	24.	33.			35.	21.		24.
27	65.	29.436	61.	29.240	33.	33.			46.	28.		33.
28	55.	30.300	62.	30.216	14.	40.			36.	12.		40.
29	60.	29.518	60.	29.412	41.	40.			42.	34.		41.
30	52.	29.300	62.	29.432	38.	37.			44.	36.		38.
31	56.	29.422	57.	29.320	27.	32.			41.	21.		27.
Sum..	.....	.....	.....	.....	725.	839.	.....	.....	1125.	609.	.....	756.
Mean	.....	.....	.....	.....	23.39	27.06	.....	.....	36.3	19.6	.....	24.4

RECORD, DECEMBER, 1901.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

December, 1901.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	* Amount.	Snow fall in inches.			
1	.....	.....	.....	.....	N. W.	Clear.....	Mean maximum
2	.....	.....	.....	.....	N. W.	Clear.....	temperature, 36.3
3	12 a. m.	.....	.....	.....	N. E.	Cloudy.....	Mean minimum
4	.....	6.30 a. m.	1.40	17	N. W.	Partly cloudy	temperature, 19.6.
5	.....	.....	.....	.....	N. W.	Clear.....	Max. temperature,
6	.....	.....	.....	.....	N. W.	Clear.....	58; date, 3d.
7	.....	.....	.....	.....	N. W.	Clear.....	Mm. temperature,
8	.....	.....	.....	.....	N. W.	Partly cloudy	-6; date, 22d.
9	.....	.....	.....	.....	N. W.	Cloudy.....	Greatest daily
10	Night.	12 a. m.	.76	.....	N. W.	Cloudy†.....	range, 48.
11	.....	.....	.....	.....	N. W.	Clear.....	Total precipitat'n,
12	Night.	.....	Trace.	.....	N. W.	Clear.....	7.62 inches.
13	7.30 a. m.	.....	.....	.....	N. E.	Cloudy.....	Total fall of snow,
14	.....	6 a. m.	.06	.....	N. E.	Cloudy.....	24 inches; on the
15	Night.	3.30 p. m.	1.60	.....	N. W.	Cloudy.....	ground, 15th, 0;
16	.....	.....	.....	.....	N. W.	Clear.....	at end of month,
17	2 p. m.	4 p. m.	Trace.	.....	N. E.	Cloudy.....	0.
18	.....	.....	.....	.....	N. W.	Clear.....	Number of days
19	2 p. m.	Night.	Trace.	.....	N. E.	Cloudy.....	with .01 inch or
20	.....	.....	.....	.....	N. W.	Partly cloudy	more precipita-
21	.....	.....	.....	.....	N. W.	Clear.....	tion, 11; clear, 13;
22	.....	.....	.....	.....	N. W.	Clear.....	partly cloudy, 7;
23	7.30 p. m.	.....	.....	.....	N. W.	Clear.....	cloudy, 11.
24	.....	11 a. m.	.70	.....	N. W.	Partly cloudy	Flashes of light-
25	8 a. m.	2 p. m.	Trace.	.....	N. W.	Cloudy‡.....	ning occurred for
26	10 p. m.	.....	.....	.....	N. W.	Partly cloudy	a short time at
27	.....	12.30 p. m.	.82	7	N. W.	Partly cloudy	8.15 p. m. on the
28	.....	.....	.....	.....	N. E.	Cloudy*.....	30th.
29	Night.	.....	.....	.....	N. E.	Cloudy.....	.....
30	.....	2 p. m.	2.28	.....	N. W.	Cloudy.....	.....
31	.....	.....	.....	.....	N. W.	Clear.....	.....
Sum.....	.....	.....	7.62	24	.....	.....	.....

* Including rain, hail, sleet and melted snow.

† Solar halos at 12.10 p. m. in north.

‡ White frost, 6 a. m.

§ Wind north during storm.

* Dense fog from 4 p. m. to 6 p. m.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

January, 1902.	S A. M.		S P. M.		TEMPERATURE.							
	Attached ther- mometer.	Barometer.	Attached ther- mometer.	Barometer.	s a. m.	s p. m.	s p. m., wet.	s a. m., wet.	Maximum.	Minimum.	Mean.	Set maximum.
1	71.	29.620	69.	29.416	4.	9.	.....	.....	31.	.....	15.5	2.
2	60.	30.202	62.	29.712	11.	32.	.....	.....	32.	.....	16.	11.
3	65.	29.500	67.	29.470	34.	17.	.....	.....	35.	1.	18.	34.
4	60.	29.800	61.	29.720	5.	31.	.....	.....	31.	.....	15.5	5.
5	60.	30.020	60.	29.684	15.	28.	.....	.....	22.	15.	18.5	15.
6	63.	29.870	61.	29.734	17.	26.	.....	.....	29.	7.	18.	17.
7	60.	29.500	65.	29.856	20.	23.	.....	.....	31.	15.	23.	20.
8	60.	29.782	67.	29.798	16.	37.	.....	.....	20.	14.	17.	16.
9	68.	29.788	69.	29.750	25.	34.	.....	.....	25.	20.	22.5	25.
10	74.	29.620	75.	29.492	22.	23.	.....	.....	34.	16.	25.	21.
11	76.	29.382	60.	29.816	23.	23.	.....	.....	30.	20.	25.	23.
12	71.	29.714	59.	29.016	25.	20.	.....	.....	31.	20.	25.5	25.
13	52.	29.200	60.	29.404	14.	15.	.....	.....	27.	14.	20.5	14.
14	63.	29.650	65.	29.716	12.	15.	.....	.....	28.	10.	19.	12.
15	61.	29.872	66.	29.696	9.	22.	.....	.....	22.	8.	15.	9.
16	61.	29.566	69.	29.528	11.	32.	.....	.....	30.	11.	20.5	11.
17	56.	29.578	68.	29.712	12.	15.	.....	.....	38.	10.	24.	12.
18	62.	29.760	59.	29.618	12.	33.	.....	.....	26.	3.	14.5	12.
19	68.	29.612	55.	29.928	35.	38.	.....	.....	36.	—5.	15.5	35.
20	45.	30.086	63.	30.114	1.00	15.	.....	.....	36.	15.	25.5	1.
21	66.	30.064	70.	29.800	16.	30.	.....	.....	29.	7.	18.	16.
22	68.	29.340	71.	29.158	44.	40.	.....	.....	45.	31.	38.	44.
23	71.	29.134	73.	29.370	39.	32.	.....	.....	45.	30.	37.5	39.
24	67.	29.556	66.	29.772	24.	27.	.....	.....	40.	22.	31.	24.
25	67.	30.042	70.	30.200	15.	31.	.....	.....	35.	16.	25.5	15.
26	62.	30.310	70.	30.068	20.	32.	.....	.....	33.	19.	26.	20.
27	67.	29.608	65.	29.734	46.	31.	.....	.....	46.	31.	38.5	46.
28	55.	30.100	59.	30.250	10.	12.	.....	.....	50.	9.	29.5	10.
29	59.	30.294	63.	30.080	8.	12.	.....	.....	15.	5.	10.	8.
30	67.	29.950	69.	30.000	12.	17.	.....	.....	15.	11.	13.	12.
31	70.	30.162	72.	30.036	6.	20.	.....	.....	24.	4.	14.	6.
Sum..					563.	772.	.....	.....	971.	379.	675.	570.
Mean.					18.16	24.90	.....	.....	31.3	12.2	21.7	18.3

RECORD, JANUARY, 1902.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

January, 1902.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	* Amount.	Snow fall in inches.			
1					N.	Clear.	Mean maximum
2					W.	Cloudy†.	temperature, 31.3.
3					W.	Clear.	Mean minimum
4					W.	Clear.	temperature, 12.2.
5					N. W.	Clear.	Mean tempera-
6					N. W.	Clear.	ture, 21.7.
7	Night.	8.30 p. m.	.12	1.5	N. E.	Cloudy.	Maximum temper-
8					N.	Cloudy§.	ature, 59°; date,
9					N. W.	Clear.	23d.
10	8.30 a. m.	1 p. m.	.13	1.75	N. W.	Cloudy.	Minimum temper-
11	7.30 p. m.				N.	Cloudy.	ature, -5°; date,
12		2 p. m.	.52	12.	N. W.	Cloudy.	19th.
13					N. W.	Clear.	Greatest daily
14					N. W.	Clear.	range, 41°.
15					N. W.	Cloudy.	Total precipita-
16					N. W.	Partly cloudy††	tion, 2.77 inches.
17					N. W.	Clear.	Greatest precipita-
18					N. W.	Partly cloudy.	tion in 24 hours,
19					N. W.	Clear.	1.50; date, 27th
20					N. W.	Clear.	and 28th.
21	9 p. m.				N. E.	Cloudy.	Total fall of snow,
22		11 a. m.	.50		E.	Cloudy.	15.25 inches.
23					N. W.	Cloudy.	Number of days
24					N. W.	Clear.	with .01 inch or
25					W.	Clear.	more precipita-
26	1 p. m.				N. E.	Cloudy‡.	tion, 8°; clear, 15.
27		10 a. m.	1.50		N. W.	Cloudy.	partly cloudy,
28					N. W.	Clear.	4°; cloudy, 12.
29					W.	Clear.	Dates of auroras,
30					W.	Partly cloudy.	2d, 8.15 p. m.; 8th,
31					S. W.	Partly cloudy.	12th.
							After the first in-
							structions as re-
							quired in instruc-
							tions for volun-
							tary observers,
							second edition,
							pp. 24, 25, 26.
							Observations tak'n
							at 8.15 a. m., the
							5th; observations
							taken at 7.45 p.
							m., the 11th.
Sum			2.77	15.25			

* Including rain, hail, and melted snow.

† 7 a. m., Stratus clouds all over, run E. and W.

‡ Nimbus clouds during midday.

§ Slight aurora.

|| White aurora, largest I have seen for three years.

• Solar halos 7.30 and 12 a. m.

** Lunar halos, large and distinct, 7 p. m.

†† White frost and smoky from 7 to 12 a. m.

‡‡ Loud thunder at 6.15 a. m.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

February, 1902.	8 A. M.		8 P. M.		TEMPERATURE.							
	Attached thermo- meter.	Barometer.	Attached thermo- meter.	Barometer.	s a. m.	s p. m.	s a. m., wet.	s p. m., wet.	Maximum.	Minimum.	Mean.	Set maximum.
1	68.	30.026	62.	29.512	20.	.....	.....	.....	22.	19.	20.5	20.
2	57.	28.758	54.	28.370	.....	39.	.....	.....	39.	19.	29.	37.
3	56.	28.986	65.	29.390	24.	22.	.....	.....	40.	20.	30.	22.
4	66.	29.532	58.	29.450	15.	19.	.....	.....	25.	13.	19.	19.
5	66.	29.680	67.	29.750	10.	15.	.....	.....	22.	7.	14.5	15.
6	52.	29.712	65.	29.650	12.	18.	.....	.....	24.	9.	16.5	18.
7	66.	29.516	70.	29.350	12.	22.	.....	.....	24.	9.	16.5	22.
8	62.	29.150	62.	28.930	15.	15.	.....	.....	28.	14.	21.	15.
9	60.	29.040	63.	29.200	25.	29.	.....	.....	40.	18.	29.	29.
10	63.	29.300	72.	29.380	22.	25.	.....	.....	32.	20.	26.	25.
11	69.	29.500	66.	29.500	10.	17.	.....	.....	27.	6.	16.5	17.
12	62.	29.530	70.	29.530	8.	20.	.....	.....	28.	8.	18.	20.
13	67.	29.512	68.	29.540	17.	22.	.....	.....	30.	13.	21.5	22.
14	71.	29.734	69.	29.776	24.	27.	.....	.....	35.	18.	26.5	27.
15	73.	29.800	70.	29.900	24.	26.	.....	.....	34.	20.	27.	26.
16	60.	29.950	58.	29.764	14.	26.	.....	.....	35.	7.	21.	26.
17	46.	29.340	42.	29.638	23.	26.	.....	.....	29.	6.	17.5	26.
18	49.	29.640	54.	28.910	26.	25.	.....	.....	34.	20.	27.	25.
19	58.	29.384	54.	29.520	12.	20.	.....	.....	25.	11.	18.	20.
20	62.	29.816	52.	29.850	23.	33.	.....	.....	40.	18.	29.	33.
21	61.	29.908	61.	29.800	23.	31.	.....	.....	35.	18.	26.5	31.
22	56.	29.800	51.	29.550	30.	29.	.....	.....	32.	27.	29.5	29.
23	50.	29.700	51.	29.800	28.	25.	.....	.....	39.	20.	29.5	25.
24	50.	29.876	63.	29.850	16.	32.	.....	.....	42.	10.	26	32.
25	58.	29.868	61.	29.764	31.	35.	.....	.....	38.	19.	28.5	35.
26	55.	29.500	59.	29.362	36.	40.	.....	.....	40.	35.	37.5	40.
27	63.	29.500	55.	29.600	43.	42.	.....	.....	59.	39.	49.	42.
28	66.	29.690	67.	29.550	34.	38.	.....	.....	44.	31.	37.5	38.
Sum.					577.	718.	.....	.....	942.	474.	708.	736.
Mean.					21.37	26.59	.....	.....	33.6	16.9	25.2	26.2

RECORD, FEBRUARY, 1902.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

February, 1902.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	* Amount.	Snow fall in inches.			
1	Night.				W.	Clear.....	Mean maximum temperature, 33.6.
2		Night.	†	†	N. E.	Cloudy.....	
3	Snow squalls.				W.	Cloudy.....	Mean minimum temperature, 16.9.
4	8 p. m.	Night.	Trace.	†	N. W.	Partly cloudy.	
5					N. W.	Clear.....	Mean temperature, 25.2.
6					N. W.	Clear.....	
7					W.	Clear.....	Maximum temperature, 59; date, 27th.
8					N. W.	Partly cloudy.	
9					N. W.	Clear.....	Minimum temperature, 6; date, 11th and 17th.
10					N. W.	Clear.....	
11					N. W.	Clear.....	Greatest daily range, 32.
12					Calm.	Clear.....	
13	6 p. m.	Night.	†	†	N. W.	Clear.....	Total precipitation, 4.33 inches.
14					N. W.	Clear.....	
15					N. W.	Clear.....	Total snow fall, 10.5 inches.
16					S.	Clear.....	
17	8.30 a. m.	9 p. m.	1.56	10.0	N.	Cloudy.....	Number of clear days, 19; partly cloudy, 3; cloudy, 6; on which .01 or more precipitation fell, 4.
18					N. W.	Clear.....	
19					N. W.	Clear.....	Thunderstorms, 2d.
20					W.	Clear**.....	
21	Night.		†	.5	E.	Clear.....	On the 2d a heavy thunder-storm, from 5.30 to 7 p. m.
22					N. E.	Partly cloudy.	
23					E.	Clear.....	No rain, but a heavy fog. Barom. read 28.370; attached therm. 54.
24					S.	Clear.....	
25					S.	Cloudy.....	The storm appeared from S. and followed coast N.
26	Night.				N. E.	Cloudy.....	
27		Night.	1.27		S. W.	Clear.....	
28	2 p. m.	Night.	1.50		S. E.	Cloudy.....	
Sum.			4.33+	10.5+			

* Including rain, hail, sleet, and melted snow.

† Trace.

‡ Solar coronas 10 a. m. to 2 p. m.

** Luna corona 8 p. m.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

March, 1902.	8 A. M.		8 P. M.		TEMPERATURE.							
	Attached ther- moneter.	Barometer.	Attached ther- moneter.	Barometer.	s a. m.	s p. m.	s a m., wet.	s p. m., wet.	Maximum.	Minimum.	Range.	* Mean.
1	67.	29.300	70.	29.500	59.	46.	.....	.....	62.	37.	25.	49.5
2	55.	29.350	50.	28.778	37.	48.	.....	.....	50.	35.	15.	42.5
3	67.	29.150	61.	29.350	41.	36.	.....	.....	48.	36.	12.	42.
4	61.	29.442	62.	29.638	34.	30.	.....	.....	39.	30.	9.	34.5
5	57.	29.712	51.	29.468	32.	28.	.....	.....	32.	23.	9.	27.5
6	55.	29.400	61.	29.800	30.	35.	.....	.....	37.	35.	2.	36.
7	57.	29.900	68.	29.930	57.	43.	.....	.....	50.	17.	33.	33.5
8	60.	30.188	62.	30.200	30.	32.	.....	.....	45.	29.	16.	37.
9	51.	29.788	54.	29.614	32.	34.	.....	.....	36.	31.	5.	33.5
10	59.	29.720	65.	29.962	35.	36.	.....	.....	45.	31.	14.	38.
11	62.	30.100	62.	29.876	29.	41.	.....	.....	46.	24.	22.	35.
12	62.	29.700	70.	29.500	42.	51.	.....	.....	65.	38.	27.	51.5
13	67.	29.500	53.	29.408	53.	48.	.....	.....	67.	47.	20.	57.
14	62.	29.946	65.	30.134	34.	31.	.....	.....	50.	31.	19.	40.5
15	59.	30.216	59.	30.172	32.	34.	.....	.....	48.	20.	28.	34.
16	60.	30.100	62.	29.744	32.	48.	.....	.....	48.	28.	20.	38.
17	65.	29.624	65.	29.616	50.	40.	.....	.....	55.	40.	15.	47.5
18	45.	29.632	53.	29.600	32.	28.	.....	.....	45.	28.	17.	36.5
19	41.	29.038	43.	29.320	35.	35.	.....	.....	43.	25.	18.	34.
20	44.	29.400	57.	29.380	35.	41.	.....	.....	41.	32.	9.	36.5
21	52.	29.528	66.	29.550	42.	50.	.....	.....	57.	40.	17.	48.5
22	57.	29.594	68.	29.616	49.	55.	.....	.....	63.	40.	23.	51.5
23	62.	29.621	69.	29.692	39.	46.	.....	.....	58.	30.	28.	44.
24	58.	29.734	60.	29.766	35.	36.	.....	.....	62.	28.	34.	45.
25	55.	29.828	63.	29.924	39.	38.	.....	.....	50.	33.	17.	41.5
26	61.	30.100	60.	30.000	35.	46.	.....	.....	47.	29.	18.	38.
27	58.	29.928	71.	29.804	35.	48.	.....	.....	59.	24.	35.	41.5
28	68.	29.760	71.	29.700	42.	47.	.....	.....	51.	38.	13.	44.5
29	75.	29.530	71.	29.290	46.	49.	.....	.....	53.	45.	8.	49.
30	70.	29.650	65.	29.328	46.	48.	.....	.....	66.	42.	24.	54.
31	60.	29.100	64.	29.072	45.	37.	.....	.....	51.	44.	7.	47.5
Sum..	.....	.....	.....	.....	1214.	1265.	.....	.....	1569.	1010.	.....	1289.5
Mean.	.....	.....	.....	.....	39.16	40.81	.....	.....	50.6	32.6	.....	41.6

* From maximum and minimum readings.

RECORD, MARCH, 1902.

LONG. 70° 56' W. BAROMETER 123 FEET ABOVE SEA LEVEL.

March, 1902.	PRECIPITATION.				di- recting wind direction.	Character of day.	Remarks.
	Time of begin- ning.	Time of ending.	Amount.	Snow fall in inches.			
1					S. W.	Clear	Mean maximum
2	Night.				S. E.	Cloudy	temperature, 50.6.
3		Night.	.83		N. W.	Clear	Mean minimum
4					N. W.	Clear	temperature, 32.6.
5	1.30 p. m.	Night.	1.28	7.	N. E.	Cloudy	Mean tempera-
6					N. W.	Clear	ture, 41.6.
7					W.	Clear	Maximum tem-
8	Night.				S. E.	Partly cloudy.	perature, 67;
9		Night.	1.67		N. E.	Cloudy	date, 13th.
10					N. W.	Clear	Minimum temper-
11	Night	Showers.	.28		S. W.	Clear	ature, 17; date,
12					W.	Clear	7th.
13	Showers.		‡		W.	Partly cloudy.	Total precipita-
14					S. E.	Clear	tion, 7.26 inches.
15					S. E.	Clear**	Greatest precipita-
16	Night.				S. E.	Cloudy	tion in 24 hours,
17		3 p. m.	1.21		S. W.	Cloudy	1.67 inches; date,
18	Night.				N. W.	Clear	8th.
19					E.	Cloudy	Total snowfall, 7
20		Night.	.75		N. E.	Cloudy	inches, on ground
21					N. E.	Cloudy	15th, 0 inches,
22					N. E.	Partly cloudy.	Number of days
23					N. W.	Clear	with .01 inch or
24					N. W.	Clear	more precipita-
25					S. E.	Partly cloudy.	tion, 14.
26					S. W.	Clear	Clear, 16; partly
27					S. W.	Clear	cloudy, 5; cloudy,
28	7 p. m.				S. W.	Cloudy	10.
29		Night.	1.10		S. W.	Cloudy	
30	Night.	Night.	.13		S. E.	Clear	
31					N. W.	Partly cloudy††	
Sum.			7.26	7.			

† Including rain, sleet, and melted snow.

‡ Trace.

** Lunar coronas.

†† Showers in afternoon.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° S' N.

April, 1902.	S A. M.		S P. M.		TEMPERATURE.							
	Attached ther- mometer.	Barometer.	Attached ther- mometer.	Barometer.	s a. m.	s p. m.	s a. m., wet.	s p. m., wet.	Maximum.	Minimum.	Range.	* Mean.
1	55.	29.960	59.	29.032	32.	43.	.....	.....	50.	27.	23.	38.5
2	54.	29.016	63.	29.264	42.	40.	.....	.....	48.	38.	10.	43.
3	60.	29.400	58.	29.600	39.	38.	.....	.....	48.	33.	15.	40.5
4	60.	29.756	66.	29.740	39.	37.	.....	.....	47.	29.	18.	38.
5	45.	29.636	42.	29.600	39.	39.	.....	.....	48.	33.	15.	40.5
6	41.	29.578	63.	29.736	36.	42.	.....	.....	53.	29.	24.	41.
7	64.	29.814	65.	29.900	40.	41.	.....	.....	52.	36.	16.	44.
8	59.	29.828	53.	29.650	41.	39.	.....	.....	46.	33.	13.	39.5
9	46.	29.300	51.	29.372	41.	40.	.....	.....	44.	39.	5.	41.5
10	50.	29.380	58.	29.450	33.	38.	.....	.....	44.	32.	12.	38.
11	57.	29.500	58.	29.514	40.	43.	.....	.....	48.	23.	15.	40.5
12	59.	29.388	51.	29.360	42.	47.	.....	.....	57.	37.	20.	47.
13	48.	29.402	58.	29.434	40.	43.	.....	.....	54.	33.	21.	43.5
14	47.	29.600	53.	29.700	43.	35.	.....	.....	50.	35.	15.	42.5
15	60.	29.800	53.	29.764	43.	40.	.....	.....	53.	30.	23.	41.5
16	66.	29.814	55.	29.680	52.	48.	.....	.....	64.	36.	28.	50.
17	62.	29.686	59.	29.662	48.	43.	.....	.....	55.	38.	17.	46.5
18	55.	29.700	57.	29.738	42.	45.	.....	.....	58.	30.	28.	44.
19	63.	29.800	60.	29.700	45.	51.	.....	.....	62.	29.	33.	45.5
20	59.	29.456	64.	29.504	46.	51.	.....	.....	62.	43.	19.	52.5
21	62.	29.592	68.	29.772	49.	55.	.....	.....	62.	45.	17.	53.5
22	62.	29.684	61.	29.764	46.	42.	.....	.....	56.	40.	16.	48.
23	61.	29.700	61.	29.476	41.	45.	.....	.....	52.	40.	12.	46.
24	64.	29.750	66.	29.800	42.	47.	.....	.....	59.	43.	16.	51.
25	65.	30.000	62.	29.910	43.	43.	.....	.....	61.	34.	33.	47.5
26	60.	29.790	60.	29.322	43.	43.	.....	.....	61.	41.	20.	51.
27	52.	29.632	63.	29.712	50.	49.	.....	.....	59.	40.	19.	49.5
28	58.	29.764	68.	29.864	53.	60.	.....	.....	68.	40.	28.	54.
29	68.	29.990	68.	29.940	60.	63.	.....	.....	72.	39.	33.	55.5
30	62.	29.830	64.	29.738	50.	48.	.....	.....	53.	48.	5.	50.5
Sum...	.....	.....	.....	.....	1300.	1338.	.....	.....	1646.	1083.	.....	1364.5
Mean..	.....	.....	.....	.....	43.33	44.6	.....	.....	54.86	36.1	.....	45.4

*From maximum and minimum readings.

RECORD, APRIL, 1902.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

April, 1902.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	† Amount.	Snow fall in inches.			
1					S.W.	Clear.	Mean maximum temperature, 54.86.
2					W.	Partly cloudy	
3					N.W.	Clear.	Mean minimum temperature, 36.1.
4					S.E.	Clear.	
5					S.E.	Partly cloudy	Mean temperature, 45.4.
6					E.	Clear.	
7					S.E.	Partly cloudy	Maximum temperature, 72; date, 29th.
8	6 p. m.				E.	Cloudy.	
9					E.	Cloudy.	Minimum temperature, 27; date, 1st.
10	11 a. m.		2.03		N.E.	Cloudy.	
11	Showers.		.15		N.W.	Cloudy.	Total precipitation, 4.68 inches: greatest in 24 hours, the 9th.
12					N.W.	Partly cloudy	
13					N.W.	Partly cloudy	Number of days with .01 inch or more precipitation, 9; clear, 13; partly cloudy, 10; cloudy, 7.
14					N.W.	Clear.	
15					N.W.	Clear.	
16					S.	Clear.	
17					S.	Clear.	
18					S.	Clear.	
19					S.	Clear.	
20	Showers.				S.W.	Partly cloudy	
21					S.W.	Partly cloudy	
22	Night Shower.		.21		E.	Cloudy.	
23					S.E.	Partly cloudy	
24					N.W.	Clear.	
25	2.15 a. m.				N.W.	Clear.	
26		1 p. m.	.89		N.E.	Cloudy**.	
27					N.W.	Partly cloudy	
28					N.W.	Partly cloudy	
29	Night.				N.W.	Clear.	
30		Night.	1.40		S.W.	Cloudy.	
Sum.			4.68				

† Including rain, hail, sleet, and melted snow.

‡ Lunar corona.

** Heavy thunder.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

May, 1902.	S A. M.		S P. M.		TEMPERATURE.							
	Attached ther- mometer.	Barometer.	Attached ther- mometer.	Barometer.	S a. m.	S p. m.	S a. m., wet.	S p. m., wet.	Maximum.	Minimum.	Range.	* Mean.
1	54.	29.700	64.	29.750	48.	52.	.....	.....	62.	37.	25.	49.5
2	66.	29.850	64.	29.836	53.	50.	.....	.....	65.	46.	19.	55.5
3	60.	29.832	60.	29.850	46.	47.	.....	.....	48.	46.	2.	47.
4	63.	29.726	62.	29.864	49.	45.	.....	.....	55.	37.	18.	46.
5	62.	29.732	63.	29.688	49.	60.	.....	.....	66.	46.	20.	56.
6	65.	29.906	62.	29.500	65.	48.	.....	.....	61.	48.	13.	54.5
7	59.	29.578	63.	29.538	49.	58.	.....	.....	63.	46.	17.	54.5
8	60.	29.590	67.	29.524	58.	61.	.....	.....	69.	49.	20.	59.
9	65.	29.326	57.	29.536	61.	42.	.....	.....	62.	42.	20.	52.
10	55.	29.680	52.	29.426	54.	40.	.....	.....	47.	30.	17.	38.5
11	60.	29.836	61.	29.888	43.	45.	.....	.....	59.	31.	28.	45.
12	63.	29.720	63.	29.732	44.	55.	.....	.....	59.	30.	29.	44.5
13	70.	29.638	66.	29.724	41.	51.	.....	.....	64.	42.	22.	53.
14	68.	29.750	60.	29.700	51.	56.	.....	.....	64.	32.	32.	48.
15	68.	29.684	69.	29.870	53.	49.	.....	.....	59.	44.	15.	51.5
16	68.	29.850	68.	29.676	54.	60.	.....	.....	69.	36.	33.	49.5
17	68.	29.672	67.	29.650	60.	52.	.....	.....	67.	42.	25.	54.5
18	73.	29.700	70.	29.700	70.	60.	.....	.....	75.	36.	39.	55.5
19	71.	29.694	63.	29.616	65.	42.	.....	.....	72.	34.	38.	54.
20	63.	29.700	58.	29.900	55.	51.	.....	.....	62.	46.	16.	54.
21	63.	30.032	68.	29.862	55.	60.	43.	47.	71.	37.	34.	54.
22	70.	29.850	75.	29.638	63.	71.	53.	52.	84.	40.	44.	62.
23	78.	29.530	85.	29.630	72.	76.	63.	66.	88.	60.	28.	74.
24	81.	29.562	62.	29.500	69.	65.	65.	62.	85.	65.	50.	75.
25	78.	29.550	73.	29.542	70.	70.	60.	60.	83.	61.	22.	72.
26	77.	29.492	72.	29.486	69.	63.	69.	62.	77.	56.	21.	66.5
27	65.	29.436	65.	29.210	58.	57.	55.	57.	63.	53.	10.	58.
28	64.	29.300	55.	29.400	54.	45.	50.	40.	57.	45.	12.	51.
29	56.	29.600	61.	29.682	47.	53.	40.	45.	60.	40.	20.	50.
30	55.	29.512	62.	29.862	54.	56.	50.	56.	68.	43.	25.	55.5
31	65.	30.168	64.	30.150	55.	49.	47.	39.	68.	44.	24.	56.
Sum...	.....	.....	.....	.....	1724.	1689.	595.	586.	2052.	1327.	.....	1696.
Mean..	.....	.....	.....	.....	55.61	54.48	54.00	53.27	66.2	42.8	.....	54.7

* From maximum and minimum readings

RECORD, MAY, 1902.

LONG, 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

May, 1902.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	† Amount.	Snow fall in inches.			
1	Show ers.		Tr'ce	....	N. W.	Partly cloudy	Mean maximum
2				....	S.	Clear.....	temperature, 66.2.
3	6 a. m.	12 a. m.	.10	....	S.	Cloudy.....	Mean minimum
4	Show ers.		.08	....	S. W.	Cloudy.....	temperature, 42.8.
5	Show ers.		.03	....	N. W.	Partly cloudy	Mean temp., 54.5.
6				....	S.	Clear.....	Max. temperature,
7				....	E.	Cloudy.....	88; date, 23d.
8				....	W.	Partly cloudy	Min. temperature,
9				....	N. W.	Clear.....	30; date, 10th and
10				....	N. W.	Clear.....	12th.
11				....	N. W.	Clear.....	Total precipitation,
12				....	N. W.	Clear.....	1.12 inches; great-
13				....	N. W.	Clear.....	est in 24 hours,
14				....	N. W.	Clear.....	.61; date, 26th and
15				....	S.	Clear.....	27th.
16				....	N. W.	Clear.....	Number of days
17				....	N. W.	Clear.....	with .01 inch or
18				....	N. W.	Clear.....	more precipita-
19	2 p. m.	Night.	.18	....	N. E.	Cloudy.....	tion, 9; clear, 18;
20				....	S. E.	Partly cloudy	partly cloudy, 7;
21				....	N. W.	Clear.....	cloudy, 6.
22				....	W.	Clear.....	Heavy frosts on
23	Night.	Shower.	.04	....	W.	Partly cloudy	10th and 11th; also
24	Night.	Shower.	.15	....	W.	Partly cloudy	on 12th.
25	Night.	Shower.	.03	....	W.	Clear.....	
26	7 p. m.		.24	....	W.	Partly cloudy	
27		Night.	.37	....	S. E.	Cloudy.....	
28	Show ers.		Tr'ce	....	W.	Cloudy.....	
29				....	N. W.	Clear.....	
30				....	N. W.	Clear.....	
31				....	S. E.	Clear.....	
Sum.....			1.12	....		
Mean.....				....		

† Including rain, hail, and melted snow.

METEOROLOGICAL

DURHAM, STRAFFORD COUNTY, N. H. LAT. 43° 8' N.

June, 1902.	8 A. M.		8 P. M.		TEMPERATURE.							
	Attached ther- mometer.	Barometer.	Attached ther- mometer.	Barometer.	8 a. m.	8 p. m.	8 a. m., wet.	8 p. m., wet.	Maximum.	Minimum.	Range.	* Mean.
1	68.	30.166	76.	30.000	57.	72.	50.	62.	85.	39.	46.	62.
2	75.	29.850	85.	29.764	68.	78.	59.	71.	88.	57.	31.	72.5
3	81.	29.578	81.	29.480	77.	73.	68.	65.	90.	67.	23.	78.5
4	74.	29.400	69.	29.632	68.	53.	65.	53.	81.	53.	28.	67.
5	62.	29.780	64.	29.880	58.	52.	50.	50.	64.	49.	15.	56.5
6	64.	29.940	64.	29.820	63.	53.	52.	52.	69.	43.	26.	56.
7	62.	29.640	69.	29.376	59.	65.	56.	67.	76.	45.	31.	61.5
8	72.	29.232	53.	29.322	68.	53.	66.	45.	72.	52.	20.	62.
9	61.	29.600	70.	29.644	53.	62.	43.	53.	69.	46.	23.	57.5
10	65.	29.568	65.	29.440	60.	61.	53.	57.	70.	47.	23.	58.5
11	63.	29.700	60.	29.590	50.	51.	48.	48.	63.	45.	18.	54.
12	62.	29.470	64.	29.624	65.	55.	60.	53.	82.	50.	32.	66.
13	61.	29.674	66.	29.600	54.	58.	52.	57.	60.	52.	8.	56.
14	66.	29.800	72.	29.806	60.	64.	58.	59.	75.	59.	16.	67.
15	62.	29.700	64.	29.532	57.	59.	56.	58.	63.	53.	10.	58.
16	63.	29.396	67.	29.276	59.	65.	58.	64.	69.	54.	15.	61.5
17	68.	29.214	64.	29.472	67.	60.	60.	51.	72.	60.	12.	66.
18	65.	29.640	76.	29.636	61.	68.	48.	60.	75.	53.	22.	64.
19	68.	29.602	67.	29.512	65.	60.	62.	59.	69.	48.	21.	58.5
20	69.	29.578	73.	29.700	65.	65.	57.	57.	78.	52.	26.	65.
21	65.	29.668	62.	29.648	59.	56.	56.	55.	58.	53.	5.	55.5
22	67.	29.658	72.	29.640	63.	63.	56.	53.	72.	54.	18.	63.
23	68.	29.672	70.	29.660	59.	58.	50.	52.	67.	50.	17.	58.5
24	67.	29.678	68.	29.660	58.	58.	49.	52.	69.	45.	14.	57.
25	65.	29.672	74.	29.538	61.	61.	54.	58.	75.	48.	27.	61.5
26	65.	29.128	72.	29.174	60.	64.	60.	52.	74.	56.	18.	65.
27	70.	29.288	68.	29.412	60.	62.	51.	55.	66.	53.	13.	59.5
28	68.	29.590	71.	29.640	62.	65.	53.	53.	75.	54.	21.	64.5
29	69.	29.640	66.	29.570	65.	58.	55.	57.	71.	52.	19.	61.5
30	70.	29.706	70.	29.672	66.	61.	59.	56.	73.	54.	19.	63.5
Sum..	.....	.....	.....	.....	1847.	1823.	1664.	1694.	2120.	1543.	597.	1857.5
Mean.	.....	.....	.....	.....	61.57	60.77	55.47	56.47	70.66+	51.43+	19.96+	61.25

* From maximum and minimum readings.

RECORD, JUNE, 1902.

LONG. 70° 56' W. BAROMETER 125 FEET ABOVE SEA LEVEL.

June, 1902.	PRECIPITATION.				Prevailing wind direction.	Character of day.	Remarks.
	Time of beginning.	Time of ending.	Amount.	Snow fall in inches.			
1					S. W.	Clear.....	Mean maximum
2	Night.	Shower.	Trace		S. W.	Clear.....	temperature.
3	Night.	Shower.	.20		S. W.	Clear.....	70.66.
4	Show ers.		.40		S. E.	Clear.....	Mean minimum
5					S. W.	Clear.....	temperature.
6					S. W.	Clear.....	51.43.
7	Show ers.		.11		S. W.	Clear.....	Mean temperature.
8	Show ers.		.26		N. W.	Clear.....	61.25.
9					W.	Clear.....	Maximum temper-
10	Show ers.		.05		W.		ature, 90; date, 3d.
11					S. W.	Partly cloudy	Minimum temper-
12					S. E.	Partly cloudy	ature, 39; date,
13	Show ers.		.13		S. E.	Cloudy.....	1st.
14					S.	Clear.....	Total precipita-
15	Morning	Shower.	.21		S. E.	Cloudy.....	tion, 4.04 inches.
16	Show ers.		.62		S. W.	Clear.....	Greatest precipita-
17					S. W.	Clear.....	tion in 24 hours,
18					N. W.	Clear.....	1.05; date, 21st.
19	Show ers p. m.		.05		N. W.	Clear.....	Number of days
20					N. W.	Clear.....	with .01 inch or
21	9.30 a. m.	9 p. m.	1.05		S. E.	Clear.....	more precipita-
22					N. W.	Clear.....	tion, 12; clear, 22;
23					N. W.	Clear.....	partly cloudy, 4;
24	Between	11-12 p. m.	.02		W.	Partly cloudy	cloudy, 4.
25					S.	Clear.....	Dates of thunder-
26	Aft'r 12a. m.	10 a. m.	.34		S.	Clear.....	storms, 4th, 16th;
27					W.	Clear.....	hail, 4th.
28					N. W.	Clear.....	At 3 p. m. on the
29					S.	Cloudy.....	4th was a heavy
30					S.	Partly cloudy	shower accompa-
							nied by large
							hailstones.
Sum			4.04				

† Including rain, hail, sleet, and melted snow.

METEOROLOGICAL SUMMARY.—1901-1902.

	Average temperature.*		Precipitation.		Snow in inches.		Number of days of which precipitation.		1901-1902.		
	July 1, 1895, to July 1, 1902.	1901-1902.	Average, July 1, 1895, to July 1, 1902.	1901-1902.	Average, July 1, 1895, to July 1, 1902.	1901-1902.	Average, July 1, 1895, to July 1, 1902.	1901-1902.	Days clear.	Days partly cloudy.	Days cloudy.
July.....	62.6	70.6	3.49	3.10	.....	.....	9	10	17	6	8
August.....	62.8	66.2	2.79	1.08	.....	.....	8	3	16	8	7
September.....	59.4	61.6	4.07	3.38	.....	.....	8	5	30	3	8
October.....	47.9	47.7	3.54	3.21	.....	.....	9	4	22	3	9
November.....	36.5	31.4	4.48	1.58	4.5	.....	7	4	16	7	7
December.....	25.2	25.2	3.61	7.62	7.9	24.0	7	5	13	15	11
January.....	26.2	21.5	3.76	2.77	18.6	15.3	6	5	15	4	12
February.....	22.4	24.0	4.00	4.33	13.8	10.5	7	4	19	3	6
March.....	31.7	40.0	5.16	7.26	11.7	7.0	10	14	16	5	10
April.....	43.8	44.0	3.56	4.68	1.0	.....	9	9	13	10	7
May.....	54.6	55.0	2.85	1.42	.....	.....	9	9	18	7	6
June.....	63.7	56.0	3.01	4.04	.....	.....	9	12	15	12	3
Sum.....	543.5	543.2	44.31	44.17	57.5	56.8	99	91	200	75	90
Mean.....	45.3	45.3	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Average of 8 a. m. and 8 p. m. observations.

APPENDIX

THE BIRDS OF SOUTHEASTERN NEW
HAMPSHIRE

BY NED DEARBORN, D. SC.

CONTRIBUTIONS FROM THE ZOOLOGICAL
LABORATORY OF THE NEW HAMPSHIRE
COLLEGE OF AGRICULTURE AND THE
MECHANIC ARTS

VI

THE BIRDS OF SOUTHEASTERN NEW
HAMPSHIRE

BY NED DEARBORN, D. SC.

THE BIRDS OF DURHAM AND VICINITY

AN ACCOUNT

OF THE BIRDS KNOWN TO HAVE BEEN FOUND
WITHIN TWENTY MILES OF THE NEW HAMPSHIRE
COLLEGE OF AGRICULTURE AND THE MECHANIC
ARTS ; SUPPLEMENTED BY A LIST OF BIRDS
THAT ARE MORE OR LESS LIKELY TO OCCUR.

BY

NED DEARBORN

Thesis for the Degree of Doctor of Science

June, 1902

DURHAM, NEW HAMPSHIRE

1903

PREFACE.

In the following account of the birds of Durham and vicinity, I have aimed to present, first, the time and place of occurrence of each species, for I know that to be important to the person seeking new acquaintances among birds: second, such items relating to the food of birds as I have gathered from time to time in their dissection; and, last, certain personal observations, which, though not of much intrinsic value perhaps, have, at least, served as a sort of sauce to make the labor more agreeable to the writer, by helping him to re-enjoy the pleasures of other days afield.

While I have made no systematic attempt to describe birds, for their identification, I have thought it well to mention, here and there, points that have helped me to distinguish between species that are sometimes easily confused.

The list of birds actually known to occur within a radius of twenty miles of Durham numbers 252, of which I have examined, either in the flesh or mounted, 240, the other 12 being included on, in my opinion, reliable evidence, which is presented in every instance. In the supplementary list of possibilities are many names that will ultimately be transferred to the list of certainties, and I cherish the hope that local observers will undertake the task of transference. But to any who do so, let me urge the desirableness of certainty. Ornithologists prefer to doubt everything of which they have not ocular proof, therefore let no pains be spared to *substantiate all assertions*. Bear in mind, that a moderate list which can be depended upon, is infinitely better than a long one under suspicion.

Among those to whom I am indebted for permission to examine collections, I must mention Mr. S. A. Shaw of Hampton, Mr. Joseph Turner of Portsmouth, Mr. William M. C. Philbrick of Kittery, Mr. George Wentworth of Rollinsford, Mr. George H. Yeaton of Rollinsford, Mr. George F. Wentworth of Dover, Mr. Walter O. Shute of Newmarket, Mr. John H. Elkins of Exeter, and Mrs. Oliver Dixon of Eliot.

I have followed the nomenclature and sequence of the A. O. U. check-list, second edition, to which the numbers refer.

NED DEARBORN.

NEW HAMPSHIRE COLLEGE OF AGRICULTURE
AND THE MECHANIC ARTS, February 23, 1903.

N.H.

BELKNAP

MERRIMACK

RIVER

Me.

Mass.

State Line

48° N.L.

71° W

48°

71° W.L.G.N.



THE BIRDS OF DURHAM AND VICINITY.

ORDER PYGOPODES.

FAMILY PODICIPIDÆ.

Colymbus holboëllii. HOLBØELL'S GREBE. 2.

Holboëll's, or the Red-necked Grebe, is rather common in October and November on Great Bay, where it may also be found in April and May. Along the coast it is likely to be found at any time during the winter. It feeds principally upon fish, but aquatic insects and vegetable matter are taken in varying quantities. It prefers the larger bodies of water, either the fresh or salt, to the smaller ponds and streams, differing from the Dabchick in that respect. It is not unusual to see several together during the fall migration. At that time old and young alike are in traveling dress, that is, in plain gray without the reddish brown neck characteristic of the nuptial dress, from which it receives one of its trivial names.

Colymbus auritus. HORNED GREBE. 3.

The Horned Grebe is a fall and spring visitant at Great Bay, and a winter resident along the coast. It seems to prefer the sea, however, to the more peaceful interior waters, at least, where the choice is so easy as it is here. Its food is similar to that of the Red-necked Grebe. It is less abundant here than either of the other grebes. In size it is similar to the Dabchick, but it can be instantly distinguished by its acute bill.

Podilymbus podiceps. PIED-BILLED GREBE. 6

The Dabchick, or Pied-billed Grebe, is the most common grebe we have, as well as the easiest to observe, on account of its habit of frequenting the smaller bodies of water. It is not generally found here in summer, but begins to appear by the first of September and remains till nearly or quite November. It feeds on aquatic insects and grass and other vegetable matter growing about water. Three stomachs, from fall birds, which I have examined, contained vegetable fibers, remains of insects, and feathers from their own breasts. They

come regularly to the College reservoir, the mill-pond, and Oyster river. When one finds a good feeding ground it will remain for days if undisturbed. They are adroit hidiers, and when approached gradually, swim slowly, quite without apparent concern, till some object intervenes, when they disappear as if by magic.

FAMILY URINATORIDÆ.

Gavia imber. LOON.

7

The Loon is only a passer-by with us though it breeds in the larger bodies of fresh water not many miles inland. A few winter off our coast. The spring migration takes place in May and then more or less are seen on Great Bay. The autumnal movement takes place in October and November. The food of loons consists almost wholly of fish, which by their prodigious swimming powers they are able to overtake and capture. This is the largest and most powerful of the divers. The length of time one can stay under water and the distance he can cover while out of sight is astonishing. It is not uncommon to see, along the coast in summer, loons which for some reason are not in condition to breed. They usually come near the shore to feed and retire further out when killing time, as they seem literally to do as they float about, rising every now and then to stretch their wings, as if weary of indolence yet powerless to prevent it. If one is fortunate enough to find a loon bathing he will enjoy an animated spectacle. Although living in water its whole life long, it actually devotes a portion of its time to bathing. I was once entertained for the greater part of an hour on a fine July morning by such a scene. It was yet early, and as I came out of some woodland to the edge of a quiet arm of the sea, I observed a loon performing his ablutions. He would stretch out his neck full length on the water, head half under then spread his wings and flap them vigorously, sending the water flying in all directions and making a noise that was audible many rods away. Again, he would thrust his head beneath the surface, and, throwing it quickly upward, give himself a shower-bath. After doing this a number of times, he would rise and flap his wings, then settle back and begin all over again.

Gavia lumme. RED-THROATED LOON.

11

Red-throated Loons are found along the coast in considerable abundance during the migration season, but more particularly in the fall. Adults appear toward the end of September; later comers are

immature birds. They are smaller than common loons, but of similar habits. Many of both species are killed for food every year. They are said to be quite palatable when properly cooked—though to use a trite saying, “tastes differ.”

Shooting sea-fowl is an occupation about our waters every fall. At Hampton some twenty-five men are thus employed, averaging, I am told, about a hundred birds each, on good years. Each man takes a boat and a number of decoys, and rows out to a place where the birds are likely to fly by. He anchors the decoys, and then places the boat a little way to windward where he maintains his position by slow rowing. When a bird is seen to be approaching, the gunner lies down in his boat which is left to drift slowly towards the decoys. If it comes within shooting distance he rises and risks a shot for what it may bring. The combined effect of wave, wind, and wing is so difficult to estimate that this sort of shooting is full of hazard.

FAMILY ALCIDÆ.

***Fratercula arctica*. PUFFIN.**

13.

Puffins are regular winter visitants off our coast. They were reported common at Isles of Shoals last winter. Judging from the fact that most of the local collections lack them, I infer that comparatively few are killed. The deep, narrow bill, with its bright colors—red, blue, and yellow—is diagnostic.

***Cepphus grylle*. BLACK GUILLEMOT.**

27.

The Black Guillemot, or Sea Pigeon as it is often called, is a winter visitant on the coast. Examples are shot occasionally by duck hunters at Hampton, though it is not good for food, being too strongly flavored with fish to be palatable. Its winter dress contains much white, which distinguishes it even at a distance from other spear-billed water-fowl. Its red feet are also a prominent characteristic of a fresh specimen. It is somewhat smaller than the Thick-billed Guillemot, being only thirteen or fourteen inches in length. Its habits are similar to the other members of family Alcidae. Whether flying, or diving for food, or floating lazily over the rollers, their stay with us is a period of waiting. When spring comes the waiting ends, and they hasten back to their northern homes.

***Uria lomvia*. BRÜNNICH'S MURRE.**

30.

Brünnich's Murre, or Guillemot, is regularly found along the coast from November until March, and sometimes comes to Great Bay and the Piscataqua. November 26, 1899, one entered Mr. Palmer's fish

wier in Oyster river and was taken alive. Two other specimens were shot at about the same time. There seemed to be an unusual flight of murrelets that fall, for they appeared inland at least as far as Lake Winnepesaukee and adjacent waters in such numbers that many were shot. The stomach of one of the Oyster-river specimens examined by me contained four fish, each about four inches long. The general appearance of this murre is similar to that of the Razor-billed Auk, but it may be readily identified by its tail, which is square, while the auk's tail is distinctly tapering.

***Alca torda.* RAZOR-BILLED AUK.**

32.

This is another winter bird that is found in more or less abundance on the coast every year from November to March. I have not learned that it visits Great Bay, though I presume that it does so. The bill of this auk varies greatly in size at different seasons. In spring the maxilla is increased in height, making the bill quite deep, whence the name Razor-bill. In autumn the maxilla has lost its nuptial addition, and then is only an ordinary acute beak, not unlike that of the guillemot.

***Alle alle.* DOVEKIE.**

34.

This diminutive auk, less than nine inches in length, only appears in winter along the coast. They are occasionally killed by gunners and fishermen, who are sometimes able to strike them down with an oar. I have known of a few instances in which an individual has been blown a considerable distance inland by northeast storms. It is by no means rare, and almost every collection of birds made near the sea has at least one. They are said to feed largely on crabs, shrimps, and other small crustacea.

ORDER LONGIPENNES.

FAMILY STERCORARIIDÆ.

***Stercorarius parasiticus.* PARASITIC JAEGER.**

37.

This is the only jaeger that I have found trace of in this vicinity. Mr. Shaw has one in his collection, which he obtained at Hampton. Its general appearance except its color, is quite similar to that of a gull, but its dark brown dress and lengthened middle tail-feathers are entirely different from any of our gulls. It breeds in the high north, and occurs here as only a winter visitant.

FAMILY LARIDÆ.

Rissa tridactyla. KITTIWAKE.

40.

The Kittiwakes are common winter residents, appearing here by the 1st of November. They are more plentiful in early and late, than in mid-winter, as the majority continue southward in their migration. They stick pretty closely to the ocean, but sometimes come inland. One was shot on Newmarket river November 10, 1900. It is most readily distinguished from other species, regardless of plumage, by the absence of the hind toe, the place where the toe ought to be bearing only a small knob.

Larus glaucus. GLAUCOUS GULL.

42.

The Glaucous Gull is one of the winter visitants along the coast that rarely falls into the hands of local collectors. In examining eight different collections about here, I have found only one Glaucous Gull, that being in the possession of Mr. S. A. Shaw of Hampton, who procured it some years since in the month of May.

Larus marinus. GREAT BLACK-BACKED GULL.

47.

This handsome gull comes from the north as early as the middle of October and may be seen at the beaches from that time on through the winter. Most of the fall birds are young in the brown plumage, but adults are not rare. They may often be seen standing on the shore, singly or in groups, just where the remnants of the breakers cease their shoreward flow and turn back. In company with herring gulls, they follow the fishermen for the refuse from their cleaning tables which is thrown overboard. At such a time they lose much of their usual caution, and come quite close to the schooner in their rush for garbage. This gull measures upwards of two and a half feet in length, being our largest gull except the Glaucous Gull, which is about the same size.

Larus argentatus. HERRING GULL.

51a.

This is the common species seen flying over the Piscataqua and Great Bay, or resting high on the water like unladen ships waiting for a fair wind. They begin to come early in October, and remain till the last of April. I never saw them more abundant than on the 20th of the latter month, 1898, though I saw none afterward that spring. The

main flight reaches here about the first of November, the earliest comers being adults, which appear white at a distance. The young ones in their gray plumage are so unlike their elders as to seem of a different race. While many pass the day on inland water, they all go to sea to spend the night, out of the reach of harm. Though herring gulls generally hunt singly or in widely scattered flocks, they are social when at rest, and after the morning meal all the gulls in the neighborhood may be seen congregated on a sandspit or an isolated bit of marsh. They are very wary and never allow a man to come within gunshot if they know it. They fly over the water, watching with keen eyes for anything that may serve as food. They sometimes catch fish by diving down from aloft, but more often they alight beside a piece of floating garbage, which they tear into pieces with their powerful hooked beaks, and devour at leisure.

Larus delawarensis. RING-BILLED GULL.

54.

This gull is a spring and fall migrant. It closely resembles the last species in color at all ages, but is somewhat smaller, and, when captured, may be identified at a glance by the color of the webs of its feet, which is bright chrome,—on the Herring Gull it is flesh-color.

Larus philadelphia. BONAPARTE'S GULL.

60.

Bonaparte's Gull is common at Hampton and elsewhere on the coast in August, September, and the early days of October, but is not often seen after the middle of the latter month. It occasionally is seen at Great Bay, but does not come so regularly as some of the winter gulls. It is much smaller than the other gulls found here, being only about thirteen inches long,—hardly more than half the length of a herring gull. Its bill is quite slender, and lacks the prominent hooked tip and angular outline of a typical gull bill.

Its movements remind one of a tern rather than of a gull. Being our only summer gull it cannot be mistaken for any other, except near the end of its stay. This species is said to eat insects to a considerable extent.

Sterna caspia. CASPIAN TERN.

64.

This, our largest tern, is an irregular visitor. Mr. Shaw tells me that he has observed it but twice at Hampton. Two, in immature plumage, were killed there in the fall of '99. The skin of one of them is now in Mr. Shaw's possession. Though almost as large as a

herring gull, it has the spear-like bill and long, acute wings characteristic of terns, and also the regular tern way of taking its prey by dashing headlong into the water, and quickly rising again to continue its couring to and fro above the waves.

Sterna hirundo. COMMON TERN.

70.

Common Terns are not likely to be seen here in midsummer, as at that time they are confined to their nesting places, none of which are in this region, though they are known to breed both north and south of us. It is to be seen in spring on its northward flight and again in the fall, when all birds are much abroad, impelled by the early impulses of the migrating instinct. The mouth of Hampton river is a favorite hunting ground for terns in August and early September. When the tide is low, so that the broad flats are partially covered, and there are strong currents round the island—which is only a peninsular at low water—the terns assemble to watch for the small fry hurrying over the shallows. The terns are masters of the art of flying. As they move along with bill down, and eyes fixed on the water, now hovering, now dashing down almost to the water, saving a wetting at the last instant when a quick eye has seen the quarry dart away, holding the course regardless of flaws in the wind, dropping like a plummet when opportunity offers the right chance, all, without any apparent attention to the management of their wings. I have watched one of these terns fishing beside a wharf. Again and again he came to the same place, and, after hovering a moment, would drop like a meteor so close to the planking that it was a wonder he didn't hit it. In spite of a stiff breeze and a moving target, he made no mistake about the wharf, though I think he failed sometimes to get his fish. Common terns breed abundantly on the island of Penikese, one of the Elizabeth group off the coast of Massachusetts. They nest indifferently on rocky shore or among the grass in a sheep pasture. As one walks over the end of the island where the nests are, the air seems filled with the old birds, which dive spitefully at the intruder, and keep up such a din of discordant cries that his ears quickly become weary. The territory over which these terns fish is surprisingly large. At Woods Holl, some twelve miles from Penikese, it is the usual thing near sunset to see terns coming from still further up the coast, each with a small fish held crosswise in its bill, making the home journey with supper for their young. As soon as the young are able to fly they are taken to the feeding grounds and taught to fish for themselves, though they are still fed for some time, and may often be seen

resting on the rocks while their parents are hunting for food. They are essentially "fowls of the air" and do not float about on the water like gulls. They dive by the force of their descent through the air and are out of sight only for a moment. They seem to use their webbed feet but little, as they do not rest on the surface as gulls do, but rise on the wing at once, when they come up, shaking off the spray as they fly.

Sterna antillarum. LEAST TERN.

74.

The Least Tern is of rather irregular occurrence. Mr. Shaw has one in his collection but reports it as uncommon at Hampton. In size it is hardly larger than a swallow, being but nine inches or less in length, and is therefore readily recognized, as all the other terns found here are more than a foot long.

Sterna fuliginosa. Sooty Tern.

75.

In Stearns's New England Bird Life, part II, p. 373, one may read, concerning this species, of "a fine adult male, taken at Newmarket, N. H., about Sept. 14, 1878, by Mr. D. C. Wiggin." Its normal range is tropical.

ORDER TUBINARES.

FAMILY PROCELLARIIDÆ.

Puffinus gravis. GREATER SHEARWATER.

89.

In the collection of birds belonging to Mr. William M. C. Philbrick of Kittery, Me., who, by the way, has by far the largest, as well as the most systematically arranged, private collection of curios of all sorts, that I ever examined, I found a specimen of the Greater Shearwater that was taken near Portsmouth.

Oceanodroma leucorhoa. LEACH'S PETREL.

106.

Although petrels are strictly birds of open ocean, out of breeding season, I have evidence that they sometimes stray into unwonted places, in the skin of a Leach's Petrel killed in Oyster river, November, 1898. The man who shot it said "it was swimming like a duck." Mr. Shaw also has one in his collection which he procured at Hampton. Its presence here in the river was undoubtedly due to a storm a few days previous. This petrel may be recognized by its moderately forked tail.

Oceanites oceanicus. WILSON'S PETREL. 109.

This petrel is distinguished from Leach's by its square tail and somewhat inferior size. It is not uncommon off our coast. I have found one specimen, in Mr. Philbrick's collection at Kittery.

ORDER STEGANOPODES.

FAMILY SULIDÆ.

Sula bassana. GANNET. 117.

Gannets come down from their breeding grounds, along the coast northward, at the approach of winter, and are likely to be seen at any time from then until spring. In size they rival the Black-backed Gull, thus being one of our largest sea birds. They both fly and swim with ease, their general habits being similar to those of gulls.

FAMILY PHALACROCORACIDÆ.

Phalacrocorax dilophus. DOUBLE-CRESTED CORMORANT. 120.

Shags, as the cormorants are indiscriminately called, are not infrequent fall migrants to Great Bay. Usually not more than two or three appear there at a time, though in October, 1900, a flock of about forty came and stayed there several days. On the coast they are more abundant, but only in autumn, as in spring, they are not seen. They divide their time between flying and swimming very much like Herring Gulls. When on the water, their color and profile as seen at a distance, remind one of loons.

ORDER ANSERES.

FAMILY ANATIDÆ.

Merganser americanus. AMERICAN MERGANSER. 129.

The Sheldrake, as he is commonly called, is frequently seen on open rivers in winter. The cold has no terrors for him. Though sheldrakes are here all winter, they are most abundant late in December, and again early in March. The adult male is very conspicuous with his predominating white plumage, as he floats on the cold blue water, particularly when he is illuminated by sunshine. In the hand, he shows a beautiful combination of colors. His head is dark, glossy green, the shoulders are black, rump and tail gray, other parts white,

except the abdomen, which has a salmon tinge. The bill, feet and legs are vermillion. As one takes such a creature from the water, he cannot help feeling that he has come into the possession of one of earth's rarer beauties. Fall birds are mostly dull colored females, or young males which resemble them. They feed almost wholly on fish, though I once examined one, killed in March, which had swallowed an enormous bullfrog.

Merganser serrator. RED-BREASTED MERGANSER. 130.

The Red-breasted Merganser is more closely confined to the ocean and its immediate vicinity than either of the other mergansers, though it finds Great Bay sufficiently salt to suit its taste, and it may be found there any fall or spring. It is somewhat smaller than the preceding species, but it is colored in general very much like it. The male *serrator*, however, is embellished with a crest not found on *americanus*. The females of the two species cannot be distinguished out of hand. In hand, however, they are quickly told apart by noticing the position of the nostril. In *serrator* the nostril is back within the depth of the bill, or less, of the feathers, while in *americanus* the nostril is much farther from the feathers.

Lophodytes cucullatus. HOODED MERGANSER. 131.

Hooded Mergansers are not uncommon visitants to Great Bay and its tributaries in late fall and early spring. Sometimes they come into the mill-pond and again into Salt river quite near the village. In November, 1900, three females were taken at one shot by Mr. Palmer but a little way below the bridge by the sawmill. In examining the stomach contents of one of these specimens I found it to consist of two small minnows (*Fundulus*) and an immense number of fish vertebræ. In the same bird was a tapeworm, seven inches long, which lay approximately lengthwise of the abdominal cavity, its head in contact with the duck's liver. Adult males, which are one of our handsomest water birds, are relatively few, as compared with females and young males in immature plumage.

These mergansers are usually seen in small flocks, swimming near shore, the home of the minnow, when feeding. They are expert divers, remaining submerged for a considerable time, and when not feeding frequently engaged in a kind of play, diving, splashing, and performing various antics in a most engaging manner.

Anas boschas. MALLARD.

132.

Mallard Ducks are of irregular but not rare occurrence, according to Mr. Shute of Newmarket, who has taken them repeatedly on Great Bay. A pair now in the College collection were killed there and mounted by him some years ago. They usually are found in company with Black Ducks. It is a common species in the west, where it is considered one of the choicest ducks for the table. The green-headed domestic drake is of Mallard origin, its ancestors having been wild Mallards. The food of the Mallard consists of seeds, roots, mollusks, small crustacea and insects.

Anas obscura. BLACK DUCK.

133.

This species is abundant on Great Bay, spring and fall, and is a winter resident on the coast. They begin to come from their breeding grounds further north, early in September, but the main flight does not appear till October, when hundreds resort to the fresh and brackish waters in this vicinity. A little after sunset they may be seen flying over, from the ponds back in the country, where they have spent the day in seclusion, to Great Bay, which is their feeding ground in this vicinity. I have seen not less than two hundred flying over this village at one time, going down to feed. Market gunners persecute them mercilessly and several hundred are annually killed at Great Bay alone. After ice begins to form they depart for the sea where they stay during the day, coming into the rivers nights to feed. The northward migration is at its height in April. Stomachs of this species which I have investigated have contained vegetable matter almost wholly. One showed bulbous grass roots; another was filled with polygonum and sedge seeds, and among them was a larval insect, apparently dipterous. They are fond of feeding on the bottom where the water is shoal enough for them to reach down as they float. They dabble a great deal, in the same manner as domestic ducks. In pleasant weather they are inclined to be quiet after the sun is up, but on rainy days they are active all day long, and the harder it rains the happier they appear to be.

Chaulelasmus strepera. GADWALL.

135.

This is one of the rarest ducks on our list. Mr. Shaw states that only a very few have been killed at Hampton during the past twenty-five years. Mr. George Wentworth has in his collection at Dover, a pair of spring birds, which were taken on Little Bay. The Gadwall is said to be rather solitary and retiring in its habits, never associating in large flocks, and generally preferring secluded shores to open water.

Mareca americana. BALDPATE. 137.

Another rare visitant. Old gunners say it used to be fairly common spring and fall on Great Bay, but in late years Baldpates have been few and far between. In twenty years of collecting at Hampton Mr. Shaw has been able to get but one, a female, which he mounted and still has. Its food is similar to that of Black Ducks.

Nettion carolinensis. GREEN-WINGED TEAL. 139.

This Teal, like its cousin, the Blue-wing, is of irregular occurrence. October is its usual month with us. Of the two species, this is the more common. Both are river ducks and have practically the same bill of fare.

Querquedula discors. BLUE-WINGED TEAL. 140.

This little duck is not seen here very often, but now and then one happens along in the early part of September. Mr. Shaw's collection contains one which he took at Hampton. Its food consists principally of insects, mollusks, and seeds.

Spatula clypeata. SHOVELLER. 142.

The Shoveller is a rarity that does not often fall to the lot of a gunner here about. Mr. Shaw has a male taken in autumn some years ago at Hampton. Its great bill, which is about three inches long, and quite broad at the tip, is sufficient to identify it. Its food consists of both animal and vegetable matter. Insects, worms, mollusks, seeds, and grass are all included in its diet.

Dafila acuta. PINTAIL. 143.

Pintails are rather scarce spring and fall migrants. Its long neck and tapering tail, which give it a peculiar swan-like grace, enable one to recognize it at a long distance.

Aix sponsa. WOOD DUCK. 144.

The number of Wood Ducks found here has greatly diminished of late years, so that they have now become actually scarce. I have several times seen them in October, on Durham river adjacent to Mr. Samuel Hoyt's field, where several oaks are standing on the bank of a pool. Here they obtain acorns in abundance from the bottom of the river, where the water is so shallow that they can pick them up as they idly swim about. Some years ago, Mr. Walter Shute of Newmarket found a Wood Duck's nest on the ground at the base of a tree

between two large roots. They usually nest in hollow trees, but for some reason that custom was not followed in this instance. They are quite at home in trees, perching and moving from branch to branch with the utmost confidence. They have a good deal of curiosity, and when driven out from a hiding place seldom fail to return high overhead to ascertain the cause of their fright. This duck easily takes the lead in point of beauty, as the adult drake is unsurpassed in style or coloring. I have seen them here in autumn from the last of August till the first of November. In spring they may be seen any time after the middle of March until late in April. Their *menu* contains the regulation fare—insects, grass, mollusks, and so on—sought by all the river ducks. They are particularly fond of nuts, acorns, chestnuts, beechnuts. A stomach I once examined was filled with white oak acorns.

Aythya americana. REDHEAD.

146.

The Redhead, first cousin to the noted Canvas-back of epicurean fame, is a migrant sometimes taken in autumn. It is a common species through the interior, and along the coast of the middle Atlantic states, but this is somewhat out of its normal range. I have found several specimens in local collections.

Aythya marila. SCAUP DUCK.

148.

Blue-bills, as they are locally called, are frequently found at Great Bay during the migration periods. Many are shot for market, but they do not bring a high price as they are usually of a rank flavor. In autumn they appear in October and remain about a month. In spring they are here again, for a week or two in April. They subsist largely upon mollusks. The only stomach that I have examined I took from a specimen killed on Great Bay in October. It contained much sand, a little eel-grass and four small gastropods. Scaups usually keep well out from shore, where they dive for their food with much facility.

Aythya affinis. LESSER SCAUP DUCK.

149.

As to the abundance of this species I am unable to state definitely, but it appears to be less common than its larger relative, the American or "Big" Scaup. Gunners do not always distinguish between the two species, and I am not sure of their evidence. Mr. Shaw has one in his collection, however, which speaks for itself. The food and other habits of this species are similar to those of the last, with which it is usually associated.

Aythya collaris. RING-NECKED DUCK. 150.

I have found but one specimen of this duck, a fine adult male taken in the fall, on Little Bay—Piscataqua—and now owned by Mr. George F. Wentworth of Dover. It is apparently one of our rarest ducks.

Clangula americana. AMERICAN GOLDEN-EYE. 151.

Whistlers, as this species is trivially termed, are common in winter wherever there is open water. They ordinarily appear in winter, and remain in Great Bay and Piscataqua till March, when they depart for their northern homes. Many of them do not go very far north, however, as they are known to breed about some of the Maine lakes. They are rather shy ducks, and usually keep well away from shore in places where the water is sufficiently shoal for them to go to the bottom for their food, which consists chiefly of mollusks, crustaceans, and aquatic insects, though I have found traces of vegetable matter in their stomachs. They usually go in flocks of a dozen or less. They feed a good part of the day, going down and coming up continually, one or two at a time, so there is generally one or more at the surface to keep an eye out for danger. Their narrow-pointed wings make, as they fly, a whistling sound, which may be heard at a considerable distance, and which has gained for them their vernacular name, Whistler.

Clangula islandica. BARROW'S GOLDEN-EYE. 152.

This species is of irregular appearance. Mr. George Wentworth of Dover, has the only specimen that I have found, a fine male which was shot some years since on Little Bay. The most noticeable difference between this species and the last is in the shape of the white spot on the side of the head: on the Whistler it is circular, while on this bird it is a crescent.

Charitonetta albeola. BUFFLE-HEAD. 153.

This species is a frequent visitor both on Great Bay and on the coast from October till April. They are small, being but a little larger than a dove. Their habits and coloration remind one of Whistlers. They are very agile, diving so quickly when shot at as to merit their trivial name, Dipper, by which they are best known.

Harelda hyemalis. OLD-SQUAW.

154.

Old-squaws may be seen fall and spring on all our tide waters. According to the older gunners, they are greatly decreased in numbers within the last fifty years. They frequently go in pairs, male and female, and a prettier sight can hardly be seen than a pair of Old-squaws on the wing. They are small, dainty creatures, graceful as doves, and the profile of the male as he flies always reminds me of the passenger-pigeon. The name, old-squaw, and sundry other terms such as "old-wife," "old-Injun," "scolder," etc., have been applied to this duck in acknowledgement of its volubility. They are said to foretell storms, and when their cries are heard coming up from the water farmers prepare for bad weather.

Histrionicus histrionicus. HARLEQUIN DUCK.

155.

Harlequin Ducks, often styled "lords and ladies" because of their trim build, and striking patterns and contrasts of color, are not rare at Hampton in winter, but I can find no trace of them inland. Mr. Shaw has three or more in his collection, one being an adult male. They are expert divers, and scarce enough to be prized by the gunner so fortunate as to capture one. Small fish and mollusks are said to constitute their chief fare.

Somateria dresseri. AMERICAN EIDER.

160.

The American Eider is of irregular occurrence at Hampton. Mr. Shaw has an immature male which he took there several winters ago. It is not found inland, being exclusively a marine species. Its principal food is shell fish.

Somateria spectabilis. KING EIDER.

162.

This species like the American Eider is only an irregular visitant on the coast. Mr. Shaw has a female which he shot at Hampton. The females of the two species closely resemble each other in size and color, but the distribution of feathers at the base of the bill enable one to distinguish between them immediately.

163.

Oidemia americana. AMERICAN SCOTER.

The scoters are a salt-water group, and it is unusual to find any of them on fresh water. On Great Bay, American or Black Scoters are common in September and October, and again in spring, though

never so abundant as on the coast. At Hampton they are plentiful in the fall, but when winter comes on they move farther south. They are here again in April on their return journey to their arctic homes. The male is wholly black, and the female has no white either on head or wing, by which both sexes may be distinguished from the other scoters. All the scoters feed chiefly upon shell-fish.

***Oidemia deglandi.* WHITE-WINGED SCOTER. 165.**

This coot is found under similar conditions as the last, and in about the same numbers according to gunners who shoot them. Both sexes have a distinguishing mark in the white wing-bar, which is not found on either of the other coots.

***Oidemia perspicillata.* SURF SCOTER. 166.**

Surf Scoters, or Skunk-headed Coots, as they are locally termed, are plentiful at Hampton and elsewhere on the coast, spring and fall, and are not unfrequently found on Great Bay. I have a pair, killed in Newmarket river in the spring of 1900 by Mr. Shute, which are the only ones ever seen in fresh water by that veteran duck hunter. The food of this species is similar to that of the other scoters. Old and young have more or less white on the head but none on the wings. All coots are much hunted both for sport and profit, though their flesh savors rather too strongly of fish to be in favor with every one.

***Erismatura rubida.* RUDDY DUCK. 167.**

This little migrant, I believe, is not very common. Mr. Shaw has one adult male in summer plumage, and one or two more in winter dress, in his collection, all taken at Hampton. It is quite as much at home in fresh water as salt and is likely to be seen anywhere. Its food is chiefly of a vegetable nature, procured from the bottom by diving, but insects and mollusks are also eaten to some extent.

***Branta canadensis.* CANADA GOOSE. 172.**

Canada or wild geese, are frequently seen in November and April as they pursue their migrations. More or less of them annually alight in Great Bay, and instantly become the centre of attraction for numerous gunners, who are continually on the watch for passing water fowl. They are easily tamed, and make interesting pets. If they

have access to no more water than they need to drink they do not appear to thrive the less. Mr. Shute of Newmarket has had a pair, which he winged on Great Bay, for several years. They have the run of his lawn, and are no more shy than ordinary poultry. The food of this species is chiefly vegetable, consisting of grass, seeds and aquatic plants.

Branta bernicla. BRANT.

173.

Brant are somewhat irregular but by no means rare visitors to Great Bay and the Piscataqua, both spring and fall. I have seen several specimens from the bay, and Mr. Shute tells me that he sees more or less of them flying every year, though they do not always alight. On the coast they would be expected to occur oftener than here, but inquiry at Hampton does not indicate it, as they are not often taken there. It is said to feed largely on eel-grass and other marine plants. The Brant is considerably smaller than the Canada goose, and has no white whatever on its head, though adults have a spot of white on the side of the neck, near the throat, the young having the head and neck entirely black.

Olor columbianus. WHISTLING SWAN.

180.

The appearance of a wild swan here is an extraordinary event, and I can cite only one case. Some years ago one was wounded and captured alive on Great Bay by Mr. Harry Chapman of Newmarket, who, being a market gunner, was glad to swap it with one of his neighbors for a goose, which he knew better how to dispose of. The swan recovered from its wounds, and was kept alive for some time, but was finally killed for the table. Another was killed in Great Bay, December 16, 1902, by Herbert Caswell, of Newington. It is now in the college collection.

ORDER HERODIONES.

FAMILY ARDEIDÆ.

Botaurus lentiginosus. AMERICAN BITTERN.

190.

Bitterns find a home in the extensive swamps lying to the north-east of Wheelright pond in Lee, and from thence to the ponds of Barrington. Here is a vast tract of marshy solitude just suited to a bittern's taste. Excepting in the migrating season, I have not found bitterns about the salt water. They come north in April and stay

until well into October. The latest record that I have is October 14, when I found one on the Hampton marshes. I presume they stay considerable later than that. Bitterns are very odd birds, acting as if they knew themselves to be the homely, loose-jointed, awkward creatures they really are. They are not so fond of the shore as herons, but prefer the seclusion of grassy swamps and marshes, where they stalk watchfully about in search for hapless frogs and other vermin, their long, crooked necks and stooping forms giving them a dejected look. If they see a man at a distance they steal guiltily away through the grass; but, when surprised, they fly off with a frightened squawk, looking backward as they go to see if they are pursued, their legs dangling behind, in their awkward, disheveled haste. The heavy sound emitted by them, not unlike that produced by driving a stake into soft soil with a maul, has given rise to its common name, "stake driver." This sound is often heard morning and evening in spring where bitterns are breeding. The nest, which is made of grass, is placed on the ground.

Ardetta exilis. LEAST BITTERN.

191.

Though this is an irregular and rather rare visitor in New Hampshire it has been found in the Connecticut valley, also near Concord, and at Hampton. One taken at the latter place some years ago by Mr. Shaw is now in that gentleman's collection. It is a bird easily overlooked, and may be more plentiful than even bird hunters realize. At all events it has been found in Maine and New Brunswick a number of times, and observers in this section may entertain a hope of adding it to their list of bird acquaintances. August and September are the months in which it is most likely to be seen.

Ardea herodias. GREAT BLUE HERON.

194.

Great Blue Herons are common migrants, and occasional summer residents, though, I believe, they are not accustomed to breed here. In April and early May, and from August till November they are not uncommon. The mill-pond, the college reservoir, and the muddy flats of the salt rivers and Great Bay are all feeding grounds for them. They are tall, keen-eyed and wary, and exceedingly difficult to approach. The food of this and other species of the heron family consists of fish, frogs, crustaceans, and insects. A November stomach opened by me contained remains of fish and a hydrophilid beetle. They are still-hunters. Stealth is in every movement as

they cautiously step along, raising each foot and placing it with the utmost deliberation, all the while keeping a sharp outlook above, around, and beneath. They build huge nests in tall pines, usually selecting a site remote from human habitation, regardless of proximity to water. Although they often build in communities elsewhere, nests that I have known about in this state have been solitary.

Ardea egretta. AMERICAN EGRET.

196.

This beautiful heron, nearly as large as the Great Blue, but white from tip to tip, is a resident of the south, and only accidentally strays to this part of the United States. However, one was shot by Mr. Charles Perkins of Newmarket, on the river about a mile above Newmarket village, in the summer of 1897. I saw the bird after it was mounted. It was an adult in very good feather. This heron has a common grievance with the Bald Eagle against certain Americans. The red man sought the eagle's pinions with which to construct the ferocious head dress embalmed upon our copper coins; while modern woman finds no less joy in the gauzy plumes of the Egret.

Ardea virescens. GREEN HERON.

201.

Green Herons are common along Oyster river and the Piscataqua from May through September. They nest regularly in thick growths of small pines and hemlocks. The young are out of the nest for some time before they attempt to fly, running through the tree tops almost as nimbly as squirrels. At that period they have a peculiar hoary appearance owing to the baby down remaining attached to the feathers, which push it out on their tips, from the skin. It is truly astonishing to see what expert climbers these herons are, when one has been accustomed to seeing only their stupid ways on shore. One day early in August, I discovered a family of these young birds in a grove. They were all near the nest, standing quietly about fifteen feet above the ground, though evidently quite awake and intent on my movements. After looking them over a few minutes I decided that the rest of the party would like to see a young heron also, and that I would catch one and take him back to camp to exhibit. I went up to the pine in which one of them was standing, and shook it vigorously, expecting to see him tumble. He did nothing of the sort, but, instead, flopped into the next tree, ran across it, flopped into the next, and before I was fully aware of his intentions I had lost sight of him. But I shook a tree or two near where I last saw him and soon

had him going again. This time he was evidently startled, for his time was double quick, and in less than a minute I had completely lost track of him, and though I shook all the trees in the vicinity I failed to find him again. I learned something about Green Herons that day that I never dreamed of before, and, I am bound to confess, I have held them in higher regard ever since. The spring plumage of this heron is truly beautiful, not to be compared with the young of autumn. They feed principally on small fish, crustaceans and insects, larval and adult.

Nycticorax nycticorax nævius. BLACK-CROWNED NIGHT
HERON. 202.

Quawks as they are popularly called, or to use the local name, Buttermunks, are abundant summer residents from May until October. I have seen them come on the 2d of May, flying high, and arriving at Great Bay in the morning at about sunrise. They are here in considerable numbers at the beginning of October, but I cannot state the exact time of their departure. For several years they nested in quite large numbers at different localities near Great Bay. One of their deserted communities may be seen in the pines on the Newington shore directly opposite Adams's point, Durham. These pines are from forty to seventy feet high and the nests are among the lower branches, in full view of the ground. It is not usual to see more than one nest in a tree. This heronry was occupied in 1897. Another one, inhabited in 1898, is in Newmarket on the west shore of the bay near the draw-bridge. This is in a mixed growth of small oaks and pines. The nests are in the pines and do not average more than twenty feet from the ground. The herons are said to have been driven from this last heronry by French mill operatives from the cotton-mills at Newmarket, who made it a practice to spend their Sundays in prowling about the woods and shooting the herons for fun. Whether there is still a breeding place about the bay generally resorted to by these herons, I cannot say. Night herons, as their name implies, are nocturnal birds, not much seen on the shore during the heat of the day except when the young are first on the wing and demand a good deal of attention from their parents. Whoever would find them feeding must take early morning or twilight for his time. It is not difficult to find them, however, if he will take the trouble to visit pine woods, adjacent to the shore, where they roost during the day. There is a decided difference in coloration between young and adult, which confuses one

who does not know the bird in both plumages. The young in the fall lack the black crown and back of the adult and, moreover, are much spotted with white, making them look decidedly speckled. Both immature and adult birds are characterized by the same slaty-blue ground color, and neither can well be taken for any other species of heron that is found here. The food of a specimen taken in May consisted of fish and shrimps, aquatic beetles and worms—fish and shrimps predominating. Another stomach from a bird taken in September, contained three nematode worms, and remains of shrimp or other small crustaceans, tender grass shoots, and several dycotyledonous seeds, partially sprouted and devoid of husks.

ORDER PALUDICOLÆ.

FAMILY RALLIDÆ.

Rallus crepitans. CLAPPER RAIL.

211.

There is a specimen of this rail in the College collection that was brought to Portsmouth some years since by a southwest gale and dropped on the flats near the city, where it was knocked over by a clam digger. As we are considerably north of its normal range, it is to be classed among the accidental visitors.

Rallus virginianus. VIRGINIA RAIL.

212.

Virginia Rails are regular visitants to the marshes along the coast, and sometimes breed at Hampton, according to Mr. S. A. Shaw, who has seen at least one nest there. Their season here lasts from early in May till late in September. As a family the rails are timid birds, living among the rank grass and weeds of marshes, and seeking safety by running oftener than by flying, so that if one would make their acquaintance he must search for them diligently and with more or less persistency, before he can drive them from cover.

Porzana carolina. SORA.

214.

I have not been able to find any direct evidence that the Carolina Rail, or Sora, nests in this section, but it is at least an abundant visitor to the marshes all along the coast in September, and sometimes obtained at Great Bay. At Hampton a few years ago one was killed in the spring, which had only one wing, the wound inflicted by the loss of the other wing being entirely healed. Where the bird spent the winter is a mystery.

Porzana noveboracensis. YELLOW RAIL. 215.

I cannot learn that this rail has been observed in this section except at Hampton, where it is only rarely seen, about the first of September. It is the smallest of its family to visit us, being but six inches long. The only specimen that I have been able to find is in the collection of Mr. Shaw at Hampton.

Ionornis martinica. PURPLE GALLINULE. 218.

A Purple Gallinule was killed at Rye some years since and mounted by Mr. Joseph Turner of Portsmouth. Another specimen has been taken at Willand's pond, Dover, according to Mr. George F. Wentworth of that city. These two are the only instances of this gallinule's presence in this vicinity that I can cite. The gallinules resemble the coot in general appearance, though they are a little smaller, and have no scalloped membranes on their toes. In habits they are similar to rails.

Gallinula galeata. FLORIDA GALLINULE. 219.

Mr. George Wentworth of Rollinsford has an immature specimen of this species, which he killed by a brook near his house some years since. This species, like the last, is to be accounted among our rare visitants.

Fulica americana. AMERICAN COOT. 221.

The Coot, or Mud Hen, is most likely to be seen in the fall between the last of August and the middle of October. It swims well but with a jerky motion of its head as if beating time for the movements of its feet. Generally, it keeps close to marshy shores, where it finds seclusion among the grass and rushes that grow in shallow water; but sometimes one is found out in clear sailing. It is not a difficult bird to approach especially when out from shore, where there is no place to hide. A coot's stomach which I once opened contained bits of grass and a considerable amount of sand.

ORDER LIMICOLÆ.

FAMILY PHALAROPODIDÆ.

Crymophilus fulicarius. RED PHALAROPE. 222.

The Red Phalarope is sometimes seen during the fall migrations along the coast. Gunners tell me that it seldom comes ashore, but is generally seen flying over the sea or floating with the drift. Occasionally, however, they are seen on the beach in company with

sandpipers. I have found, in Mr. Shaw's collection at Hampton, one specimen of this phalarope, which was killed late in October. I also found one other specimen in Mr. Turner's collection at Portsmouth.

Phalaropus lobatus. NORTHERN PHALAROPE. 223.

The Northern Phalarope is rarely seen. Mr. George Wentworth of Rollinsford, who is now in his eighty-second year, and who has been observing birds for more than fifty years, has three of these phalaropes in his collection, which he killed from a large flock off Wells Beach, just over the Maine line. He never saw this species before or since. Of all the younger collectors whom I have questioned, I have found none who claim to have seen it.

FAMILY RECURVIROSTRIDÆ.

Himantopus mexicanus. BLACK-NECKED STILT. 226.

Some years ago a summer visitor at Rye Beach brought a Black-necked Stilt to Mr. Shaw of Hampton to be mounted. It was mounted, but what became of the bird or the man who brought it, I have not been able to ascertain. It is one of the rarest birds that comes to our shores.

FAMILY SCOLOPACIDÆ.

Philohela minor. AMERICAN WOODCOCK. 228.

This much persecuted bird is steadily decreasing in numbers because of its unfortunate traits. It is a table delicacy, and therefore in demand by epicures. It will lie to a dog, and is easily killed by a gunner who is a fair shot. Between the gourmand and the sportsman the woodcock is on the highway to extinction. It is among the first spring arrivals, the earliest appearance that I have recorded being April 1. It may be heard on April nights and mornings, near low ground, uttering its cry, which is not unlike the call of a Night Hawk. It is especially erratic at such times, calling a few minutes, darting up into the air, circling around, and dropping down as precipitately as it departed, almost into the very tracks that it previously occupied. The course of the brook in the rear of Thompson hall is frequently visited by woodcock when migration is going on. Some years ago Mr. Albert Demeritt found a woodcock's nest, but such a find is not common. Although a few natives may be seen in August and Septem-

ber, the main flight from the north does not reach us until about the twentieth of October. In summer woodcock often frequent cornfields where they find plenty of shade, soft earth and worms—all desiderata from the woodcock's standpoint. Later they return to the alder runs and other moist, tangled places. When the leaves begin to fall and autumn rains inundate low lands, they retire to higher ground, where they find cover among the dense growth of gray birches, pines, and scrub apple trees, which have sprung up on many neglected farms. Like the partridge and quail, they have a way of startling their would-be murderers when they take flight. The two outer wing feathers, which are short and narrow, produce a whistling sound, that makes a green hunter forget his mission until it is too late to shoot. Its nest is placed on the ground among pines or other dense bushes.

Galinago delicata. WILSON'S SNIPE.

230.

This Snipe is a migrant of regular occurrence in both fresh and brackish marshes. I have found it here on the 7th of May, which is my only spring record, and at various times in the fall between September 17 and October 25. Sometimes it remains very late, and Mr. Shaw has once observed it at Hampton about the middle of December. I have several times seen snipe feeding on moist ploughed land after sundown and on foggy days. They visit the Newmarket marshes at Great Bay every season, and sometimes are found about the College reservoir. They depend upon their color to protect them from observation, and only fly as a last resort.

Macrorhamphus griseus. DOWITCHER.

231.

This Snipe regularly comes to the beach at Hampton between May 20 and 25, where it may be found on the sand in considerable numbers. It is also common during the autumnal migration, August and September, though I have not been able to get any exact dates.

Micropalama himantopus. STILT SANDPIPER.

233.

Stilt Sandpipers appear to be fairly regular, but not very common migrants. I find one in Mr. Shaw's collection that was taken at Hampton, and I read that Mr. William Brewster once secured ten at Rye Beach during a few weeks in August.

Tringa canutus. KNOT.

234.

The Knot, Robin Snipe, or Red-breasted Sandpiper, as it is variously called, is a large, handsome sandpiper of regular, and fairly common occurrence along the coast spring and fall. It is the largest of its tribe. Adults are quickly recognized by the reddish-brown color of their under parts, which is usually suggested at least on immature specimens.

Tringa maritima. PURPLE SANDPIPER.

235.

The Purple Sandpiper is an uncommon migrant, usually appearing late in the fall and early in spring. In eight local collections which I have examined, all within a few miles of the sea, and the accumulation of years, I have found but two specimens. One of these is in the possession of Mr. George Wentworth of Rollinsford, who killed it in January, while hunting for Eider Ducks.

Tringa maculata. PECTORAL SANDPIPER.

239.

The Pectoral Sandpiper is a common migrant on the coast, and is one of the few which sometimes pass in considerable numbers across the interior of the state, though not with the same regularity as nearer the sea. They are likely to be seen at any time between the latter part of August and the middle of October, though as a rule few remain after September. I have recorded them as early as August 20, and as late as October 10. Sometimes they may be found on the mud-flats, but far more often on shores or marshes bearing scattered herbage.

Tringa fuscicollis. WHITE-RUMPED SANDPIPER.

240.

White-rumped, or Bonaparte's Sandpipers, are abundant spring and autumn migrants along the beaches, coming and going with the tide of shore birds that pass this way as a miscellaneous family, on their semi-annual journeys to and fro.

Tringa bairdii. BAIRD'S SANDPIPER.

241.

The only evidence of this Sandpiper's presence that I have been able to find is in Stearns and Coues' "New England Bird Life" in which is cited a record from the Bulletin of the Nuttall Club, Vol. VI, page 61, to the effect that Mr. H. M. Spelman secured two at Rye Beach, August 26th, 1880. Its normal range is the interior of this continent, and its occurrence here on the coast is unusual.

Tringa minutilla. LEAST SANDPIPER. 242.

This gentle little Sandpiper is abundant along the coast, and rather common inland, where there is plenty of mud, from the middle of August till well into September. The main flight comes about the twentieth of August. It may be found on sandy shores, bare marshes, or mud-flats, and is usually seen in company with Plovers or other sandpipers.

Tringa alpina pacifica. RED-BACKED SANDPIPER. 243a.

The Red-backed Sandpiper is another spring and fall migrant, that is said to occur in tolerable abundance, coastwise, though in all the collections that have been made in this section, I have found but two specimens,—one in the possession of Mr. Turner of Portsmouth, and the other in Mr. George Wentworth's collection at Rollinsford.

Ereunetes pusillus. SEMIPALMATED SANDPIPER. 246.

This little Sandpiper is abundant, during the latter half of August and early in September at the beaches. I have found them very common on the flats at Hampton during the first week in September. They are here at the same time as the Least Sandpipers, and the two are often found together. The two species look much alike, and can hardly be distinguished one from the other before they are shot, though this averages somewhat the larger, and is usually grayish above, while the Least Sandpiper is brown. The feet, however, are distinctive, the Semipalmated having webs between the bases of all of its front toes, while the other has no webs whatever.

Ereunetes occidentalis. WESTERN SANDPIPER. 247.

In my private collection I have a specimen of this sandpiper taken at Hampton October 10, 1899. It was a female that had been wounded and thereby delayed on her southward journey. This species, which is a bird of the western portion of this country, occasionally strays this way in the fall of the year, far more often than is realized, probably, as to the casual notice it would appear only as an ordinary Semipalmated Sandpiper which happened to possess an unusually long bill. When compared with a series of skins of the semipalmated bird its excess of bill is plainly apparent. It is simply a Semipalmated Sandpiper that has lived in the western and north-western regions for so many generations as to become slightly differentiated from the eastern form.

Calidris arenaria. SANDERLING.

248.

The Sanderling is distinctively a "Beach bird," belonging by color, structure, and custom to the sandy shore. Its gray fall plumage is so harmonious with sand, that it easily escapes notice when at a little distance. Its feet, having only three toes like the Plover's, furnish instant evidence of its identity, as this is our only sandpiper lacking a hind toe. They are very common at Hampton and other beaches during the latter part of August and the first of September.

Limosa fedoa. MARBLED GODWIT.

249.

The Marbled Godwit, while common enough in the west and south, is rare in New England. Excepting the Sickle-billed Curlew, it is the largest of the shore birds. The only actual occurrence of this bird about here, that I know of, is related by Mr. William Brewster, who tells me that he saw one shot some years since at Rye. It has no white markings, being therefore readily distinguished from the Hudsonian, which has white upper tail coverts.

Limosa hæmastica. HUDSONIAN GODWIT.

251.

The Hudsonian Godwit is a migrant of somewhat irregular occurrence on our coast. I have known it to be taken in October at Hampton, where it is locally called the Goose Bird, on account of its white rump. The Godwits are distinguished from sandpipers by their large size and by their bills which are long and turned slightly upward towards the tip.

Totanus melanoleucus. GREATER YELLOW-LEGS.

254.

The Winter Yellow-legs, as this species is commonly called by gunners, is to be found in considerable numbers, spring and fall, wherever there are marshes or flats. They are here from the last of August till November, in autumn, and about the middle of May in spring. Actual dates and places on my record read: Hampton, September 5 and October 27; Great Bay, May 13; Barrington, Swain's pond, Sept. 19. It is a favorite with sportsmen on account of its large size, and the ease with which it is decoyed. The stomachs of two Yellow-legs taken at Barrington in September contained small predaceous diving beetles and dragon fly larvæ.

Totanus flavipes. LESSER YELLOW-LEGS. 255.

The Lesser or Summer Yellow-legs, is a common migrant in August and September, but beach gunners say they never see it in the spring, when in haste to reach its northern breeding grounds, probably it keeps far to the eastward of our coast, in a direct course from southern to northern shores. In its food and general habits it is similar to the Greater Yellow-legs.

Helodromus solitarius. SOLITARY SANDPIPER. 256.

Solitary Sandpipers may be found common, singly or in small flocks, in August and September, and again in the last half of May and early June,—in one instance a pair remained at Hampton till June 10. They frequent grassy shores and inundated marshes or meadows, in preference to sandy beaches. Like the Yellow-legs they are real waders, frequently going into water quite up to their bodies, in their search for aquatic insects and larvæ. The Solitary and Spotted Sandpipers are the only sandpipers commonly seen about fresh water. They may be distinguished as they fly by the tail, the Solitary having the outer rectrices mainly white, while in the Spotted Sandpiper's tail there are no white feathers.

Symphemia semipalmata. WILLET. 258.

This large Sandpiper, which measures a little more than the Greater Yellow-legs, is readily known by its blue legs, its stout, straight bill, and semipalmated feet. It is a rather irregular migrant along the coast, generally seen in autumn, if at all.

Bartramia longicauda. BARTRAMIAN SANDPIPER. 261.

The Bartramian Sandpiper is a common summer resident on the high lands of this state, but it is not often seen here. Occasionally one is shot on the marshes in August or September, and I have twice heard the trilled cry of a migrant going over the village, once on the eleventh of May and once on the twenty-ninth of August. On many a hill farm nearer the mountains, this trim bird is a familiar object in the fields and pastures. Its gentle ways have found favor with the housewife, who calls it the "little turkey," because, as it runs through the grass, it suggests her favorite poultry. The small boy knows the clear trilled whistle, which it utters as it flies high overhead on still mornings in the breeding season. He observes its anxiety for the safety of its young during the hay harvest, and after the fields are cleared of their burden, and left brown and bare, he is able to find

them abundantly on the hills. He calls them "Plovers." They begin to leave the hills in August, and the flight continues till the first of October. The anomalous relation of structure to habit, realized in this bird, is not easy to account for. A water bird that avoids the water is a curiosity.

Tryngites subruficollis. BUFF-BREASTED SANDPIPER. 262.

This Sandpiper is one of the rarest that appear on our coast. I have found but one specimen of it in all my searching, and that one is in the possession of Mr. Joseph Turner of Portsmouth.

Actitis macularia. SPOTTED SANDPIPER. 263.

The Spotted Sandpiper is the only one of its tribe to make its home with us during the summer. It is a bird of the shore rather than of the marsh, and the extensive flats exposed by the retreating tide offer it a capital feeding ground in this neighborhood. It is a very busy bird, energetic to a degree, yet not wildly so, for now and then it may be seen to stop and assume a preoccupied air as if deep in meditation, while its tail bobs on, seemingly by force of habit. Great Bay is the home of many Spotted Sandpipers. They are a common sight along its shores, and their cheerful *peet, weet, weet, weet*, uttered as they fly away, is hail and farewell to the disturber. The nest is made in a slight depression in the ground, usually at no great distance from the water. I was much amused one day while rambling along the shore near Adams's Point, to see two of these "pipers" standing patiently on a rail fence waiting for ebb tide, when they might go back to their beloved mud again. It was during a season of high tides when the ordinary shore line was well under water, and the idle waiting of such ordinarily active birds seemed almost pathetic.

Numenius longirostris. LONG-BILLED CURLEW. 264.

The Long-billed Curlew, or Sickle-bill, is the largest of its family. It is a coast bird seldom seen. I have found but two specimens, in my perigrinations among the ornithologists of this locality. One is owned by Mr. Turner of Portsmouth and the other by Mr. George Wentworth of Rollinsford.

Numenius hudsonicus. HUDSONIAN CURLEW. 265.

This Curlew is usually found coastwise in August and September, but it belongs to the list of irregular visitants, and a whole season may pass when even vigilant gunners do not see a single specimen. The Curlews are distinguished from the sandpipers by their superior size and decurved bills.

FAMILY CHARADRIIDÆ.

Squatarola squatarola. BLACK-BELLIED PLOVER. {270.

The Black-bellied Plover, or Beetle-head, as gunners call it, is one of the less common shore birds seen only during its migration. I am told that at Hampton they generally fly low, and rarely come ashore. I have found several specimens in the collections I have examined.

Charadrius dominicus. AMERICAN GOLDEN PLOVER. 272.

This Plover is a regular, though scarcely an abundant, visitant along the coast in May, August, September, and October. About the middle of October, 1900, there was a flight at Hampton, from which several were secured. As a usual thing, gunners infrequently report it. It prefers lowly herbaceous marshes to sandy shores.

Aegialitis vocifera. KILLDEER. 273.

I am assured by Mr. Wentworth of Rollinsford that years ago Killdeers nested regularly on his farm. Mr. Turner has also told me that in his boyhood days they bred about the marshes near Portsmouth, and that their cry, *killdee*, was a familiar sound. Now, they are infrequent spring and fall visitors, unknown to many of the younger generation of shore gunners. According to Mr. Shaw, a small flock came to Hampton some years since, with a heavy storm late in December, and remained through the following January and February. Most of the time they stayed among the rocks about Boar's Head though they sometimes fed in the roads.

Aegialitis semipalmata. SEMIPALMATED PLOVER. 274.

The Semipalmated, or Ring-neck Plover, as it is often called, is abundant on every beach, and not uncommon in suitable localities at considerable distances from the sea, during the latter half of August and early September. Their migration is at its height about the twenty-fifth of August. The spring wave passes us about the middle of May. Incessant persecution has made them wary, and while they ply their craft, seemingly oblivious of their surroundings, they are nevertheless good judges of a fair shooting distance, and rarely allow a man to come openly within it. Their light gray backs render them difficult to see against a background of sand.

***Aegialitis meloda.* PIPING PLOVER. 277.**

This Plover appears to be a regular migrant along our coasts: but it is far less abundant than the Ring-neck. I am told that it formerly bred at Wells Beach, but at present I believe it does not do so anywhere in this region.

FAMILY APHRIZID.E.

***Arenaria interpres.* TURNSTONE. 283.**

Turnstones regularly migrate, spring and fall, along the coast, but are always comparatively few in numbers. They are most likely to be seen on rocky shores in August or September. Although resembling sandpipers in their general appearance, they are to be distinguished by their bills which are rather strong and acutely tipped.

ORDER GALLIN.E.

FAMILY TETRAONID.E.

***Colinus virginianus.* BOB-WHITE. 289.**

While the Quail is a permanent resident, its numbers vary greatly from year to year. In the fall of 1897 they were plentiful, not less than fifty living within a radius of two miles of the college. Comparatively few were shot, yet in the spring they were nearly all gone, and for the next two years quail were scarce. In 1900 they were fully as abundant as in 1897. Quail have less food resources than partridges, and consequently suffer more from deep snows. This is the reason sometimes assigned for the scarcity of quail in northern New England, but it seems to me hardly applicable here, as there is always an abundance of food above the snow, in the great quantities of barberries remaining on the bushes all winter and of which quail eat freely. They live principally on insects and seeds and are frequenters of field and pastures rather than woodland. Ten quail, which I have examined, had eaten grasshoppers, spiders, crickets, cutworms, stink bugs, ground beetles, leaves of white clover, rag-weed seed, barberries, poison-ivy berries, black alder berries, and oats. The oats were found in birds taken in the highway after a snowfall, and were undoubtedly procured from horse droppings. Quail depend upon their protective coloration to escape observation. They skulk whenever they can, but when there is no chance to run away unobserved, they remain motionless until an intruder is almost upon them

before they flush. When they do go, however, they rise vertically for a few feet as if shot from a catapult, and then speed away with perplexing swiftness. The clear whistled "I'm Bob-white" of the male may be heard from April till August. During this time he becomes more or less of a wanderer and sometimes strays far away from his family, but he is none the less cheerful on that account, and his whistling continues with undiminished vigor. They are prolific breeders, laying about a dozen eggs for a sitting, and frequently rearing two broods in a summer. It is a common thing to find flocks in September, which are not more than half grown.

Bonasa umbellus. RUFFED GROUSE.

300.

The Ruffed Grouse, or Partridge, as New England people call it, is a common resident. This region is in the border land between the habitat of the Canadian form (*Bonasa umbellus togata*) and that of *umbellus* proper, and the majority of the birds can hardly be said to be either the one form or the other. As a rule, however, the gray Canadian form predominates. Out of a dozen specimens not more than one will be distinctly tawny: the majority will have gray tails; and one or two will have gray backs throughout. I have examined more than thirty that have been killed in this vicinity, and have found but two full-grown males with tawny tails. Females average browner than the males. The food of the "partridge" is chiefly vegetable—berries, nuts, leaves, twigs—though insects are often eaten by them.

In the crops and gizzards of twenty-four Ruffed Grouse I have found the following kinds of food: Seeds of herbs, red and white oak acorns, smooth sumach berries, maple seeds, barberries, apples, thorn apples, dogwood berries, choke cherries, black cherries, blackberries, blueberries, withe-rod berries, partridge-berries; leaves of the following: White clover, red clover, apple, crowfoot, goldenrod, sheep laurel, dandelion, sheep sorrel, everlastings, barren strawberry; and also the following buds: Hazel nut, rock maple, apple, birch: also the following insects: Caterpillars, grasshoppers, and crickets.

There is considerable variation in the number of partridges found here from year to year, owing chiefly, I believe, to weather influences on the eggs and young. In spite of being persistently hunted they hold their own, their education having kept pace with the times. It is interesting to note that more than a hundred years ago fears of the extinction of this species were entertained by "certain epicureans," according to Belknap's History of New Hampshire. Now that the practice of snaring is so nearly abolished by wholesome statute, I

see no reason why this king of our game birds may not continue to entice and disappoint sportsmen indefinitely. Their color is such that only under exceptional circumstances can they be seen at twenty yards, so long as they remain motionless. They rarely lie to a dog long enough for a hunter to get into position for a fair shot. They are past-masters in the art of keeping a tree between themselves and their pursuer. They live in brushy places, and fly so swiftly that wing-shooting is hazardous, though to the man who shoots for the fun of shooting, more than for count, they offer great sport. Although partridges do not migrate, in the accepted sense of that term, yet they are accustomed to certain periodic movements according to season. An inventory of the food named above will at once suggest that a change of abiding place at certain times is necessary. Leaves are eaten the year round, and are found in most of the bird's haunts. In early summer insects attract them to the alder runs. In August berry patches are sought. September and October are spent in such miscellaneous growths as are found on deserted farms, as for instance in an old orchard, where have been allowed to grow gray birches, pines, and here and there a black cherry tree. During the winter months we find them where thick pines and patches of barberry bushes are contiguous. A famous winter resort for them is the tract of barberry and juniper-burdened soil extending from the village to Adams's Point.

The partridge's nest is usually placed at the base of a tree, apparently with a view to having only one line of approach, and this line is always faced as the old bird sits. She will not leave her nest, when approached, till certain she is discovered, when she glides away with as little demonstration as possible. I have seen a well-trained pointer, with as good a nose for grouse as any dog living, pass at a walk within six feet of a partridge on her nest without being aware of her presence. Though I have never been able to test this matter more than once, I suspect the sitting bird gives off little or no scent.

ORDER COLUMB.E.

FAMILY COLUMBID.E.

Ectopistes migratorius. PASSENGER PIGEON.

315.

Although I have kept out a weather eye for all sorts of birds, I have not seen a single Wild Pigeon during the last twenty years, and I fear it is hardly entitled to a place on a list of the birds of Durham, or ever will be again. Though decreasing in numbers, pigeons were not

rare up to within twenty-five years. I have not known one to be killed or even seen for at least fifteen years. This section used to be a favored resort for pigeons, and many fell victim to net and gun. As an article of food, they were one of the household staples, in the fall, when nuts and grain were ripe. This pigeon is sometimes confounded with the Mourning Dove, to which it bears some resemblance in form, but the dove is much smaller, and lacks the splendid coloring of the Wild Pigeon.

Zenaidura macroura. MOURNING DOVE.

316.

The Mourning, or Turtle Dove, is of irregular but not rare occurrence. In 1898 several were seen at various times between April and the middle of December, the fifteenth of the latter month being the latest date of its occurrence I have been able to record. When flushed the vibration of its wings makes a whistling sound that is very noticeable. It has fed on weed seeds, whenever I have observed it, and while on the ground is very busy with its gleanings, stopping only for an occasional hasty glance around for danger. When thus occupied, it is easily approached. When satisfied, it goes to a tree for rest in preference to remaining on the ground.

ORDER RAPTORES.

FAMILY CATHARTIDÆ.

Catharista urubu. BLACK VULTURE.

326.

In the spring of 1887 or 1888 a Black Vulture appeared at the home of Oliver Dixon, butcher, at Eliot, Me. It remained there several days, feeding on slaughter house refuse. It alighted on the wood pile and outbuildings with the utmost freedom, evidently not realizing that it was beyond the precincts of southern protection. Mrs. Dixon finally had it shot, and now is pleased to show the mounted skin to any one who may wish to see it.

FAMILY FALCONIDÆ.

Circus hudsonius. MARSH HAWK.

331.

The Marsh Hawks are rather uncommon. Their habit of harrying for their prey over fields and meadows brings them into notice wherever they range, and therefore their abundance is more readily determined than that of our other hawks. The most noticeable color-characteristic of this species is its white rump, which is usually to be

seen as the bird flies and serves to identify it at a great distance. The food of the Marsh Hawk is generally exemplary, mice forming a greater per cent than anything else. Sometimes, however, they fall into evil ways, and destroy birds and even poultry. I know of one instance where a Marsh Hawk regularly levied on a farmyard for her food, and was finally caught in a trap, but this was an exceptional case. An adult female which came to my hand in August showed both right and left ovaries of equal size, though only the left oviduct was functional. They build coarse nests on the ground in grassy swamps. I have seen them here from the middle of April to the middle of October.

***Accipiter velox.* SHARP-SHINNED HAWK.**

332.

This vicious little hawk is rather common from April till late in November. It is notorious as a killer of small birds and chickens, and occupies a prominent place on our brief list of noxious birds. Its audacity when hungry is astonishing. I have seen one pounce on a chicken, right in the village, and wait till it had very deliberately fixed its claws in the chicken's back, eyeing at the same time a man, just across the street, with the greatest insolence imaginable. I once saw one of these hawks dash among a flock of goldfinches that were feeding in a weedy run. They took flight precipitately in all directions, but he singled out one and gave chase. No matter how that goldfinch turned, the hawk was always headed for his mark and constantly nearing it. It seemed as if every tack of the little bird was anticipated by its relentless pursuer. I suppose less than a minute after the hawk's appearance he had the goldfinch in his clutches. The final scene was enacted within thirty feet of my face, yet such was the lightning-like quickness of the hawk's grasp, that I could not perceive it. I saw the birds about eight inches apart: I heard the cruel sound of claws in contact with the goldfinch's pinions; I saw the triumphant murderer holding his luckless victim, one of its little wings still spread, but the act of capture was like a trick by sleight of hand. The hawk's motion was not arrested in the least, at the capture. He kept on straight ahead for a short distance, till his momentum was reduced, then turned about and descended to a wall, where he began at once to enjoy the fruit of his labors.

Sharp-shinned Hawks build their nests in pine or hemlock woods at varying distances from the ground. They are very noisy about their

chosen home and may be easily found during the earlier days of nesting by that means. Both sexes attend to house building with much zest. The nest is composed largely of sticks, and from the ground looks like a crow's nest, except that it is smaller. This species is often confused with the Pigeon Hawk (*Falco columbarus*), but the latter, like all true falcons, has the maxilla toothed, while *velox* has not.

Accipiter cooperii. COOPER'S HAWK.

333.

This species occurs as a summer resident in about the same numbers, and for about the same period as the last, which it resembles in color and habits, but exceeds in size. Its record as a destroyer of birds and chickens is notoriously bad. Its nest is placed in evergreen trees as a rule, though seldom with any attempt at concealment. The young come out of the shell about the first of June.

Accipiter atricapillus. GOSHAWK.

334.

The Goshawk is not ordinarily found here in summer, but from the first of October until April or May, it may occasionally be seen. In four years I have observed but three of these hawks—an adult seen in January, 1899, another in November of the same year, and an immature female, which was shot September 28, 1900. This last one, upon dissection, revealed chicken in its gullet and stomach. As recorded in the case of the Marsh Hawk, this specimen had two ovaries of equal size and similar appearance, but only the left oviduct was visible. This hawk has all the fierce persistency of the Sharp-shinned, and Cooper's hawk, and annually destroys much poultry and game. It is the only hawk likely to be seen in the farmyard in winter.

Buteo borealis. RED-TAILED HAWK.

337.

Red-tailed Hawks do not nest about here so far as I have been able to discover, and from a knowledge of their tastes, I should not expect them to. I suspect, however, if search were made about the Blue Hills of Strafford, they would be found breeding. As a rule they prefer more broken hill country than is found about here. In the migrating season, March, September, and October, they are not uncommon. They are generally inoffensive hawks, content to feed on mice and other small quadrupeds, with an occasional frog or insect. Now and then they kill birds, and sometimes become a menace to poultry, but not often. They are quite hardy and are sometimes seen here in winter.

Buteo lineatus. RED-SHOULDERED HAWK.

339.

This is the common "hen hawk" seen about the woods from the last of March till November. It breeds anywhere in the larger woods, both in evergreen and deciduous trees. Its food habits are practically like those of the Red-tail, which it resembles in many respects. It may be distinguished from the Red-tail as it soars overhead by its tail, which shows the alternate light and dark bands on the under side, the Red-tail's tail being silvery white beneath, giving no suggestion of the color of the upper surface. The habit of soaring, in which *Buteos* indulge, is a pastime, and not for the purpose of procuring food. Their plan of hunting is to perch in a tree that commands a wide view of a pasture or meadow, where they wait, ready to pounce upon the first mouse or shrew or other small creature, that shows its unlucky head. Insects are eaten by this hawk to a considerable extent. The stomach of one killed by me the last of May contained bones of a mouse, a cutworm, a hairy caterpillar, a beetle, and a small fly. I have seen one of these hawks alight in the mill-pond, near shore, where the water was only a few inches deep to catch some aquatic creature which it found there.

Buteo platypterus. BROAD-WINGED HAWK.

343.

Broad-winged Hawks are not common, but they are not unlikely to appear at any time except winter, though for the most part they are migrants, May, August and September being their months of passage. The only specimen that I have seen in this locality I found in September, in Madbury. It was an immature male that had been shot and left hanging by the roadside. This species is even less harmful to poultry than either of the other *Buteos*, being more inclined to keep in the woods.

Archibuteo lagopus sancti-johannis. AMERICAN ROUGH-
LEGGED HAWK.

347a.

Mr. Shaw reports this hawk to be a regular early spring and late fall migrant at Hampton. It is a harmless devourer of mice, moles, frogs, and similar vermin, rarely seen away from tide water. Although its plumage has a number of color phases, it may always be recognized by its legs, which are feathered to the toes.

Haliaeetus leucocephalus. BALD EAGLE.

352.

Now and then a Bald Eagle may be observed down by Great Bay either at rest or soaring high overhead, but such an occurrence is comparatively rare, for I do not average to see one a year. They are likely to be seen here at any season, looking for fish, which they prefer above all other articles of diet. While they have an unenviable reputation as parasites upon the Osprey, as a rule they catch fish on their own hook, and undoubtedly procure most of their food by honest efforts. They are generally wary and difficult to approach, but on one occasion, a few summers since, a fine adult specimen at Adams's Point allowed a whole barge load of nature students to alight and examine him at a distance of fifteen rods.

The majority of this species which we see are immature, lacking the white head and tail which is the insignia of age.

Falco columbarius. PIGEON HAWK.

357.

The Pigeon is a regular but rather scarce migrant, usually appearing in May, August, and September. In size and color it bears a strong resemblance to the Sharp-shinned Hawk, but its acute wings and steady, rapid flight enable one to recognize it as it flies; while its toothed bill is diagnostic, when in hand, as was indicated in the account of the Sharp-shinned Hawk.

Falco sparverius. SPARROW HAWK.

360.

The Sparrow Hawk is a summer resident, in small numbers, but during the migration periods it is common. April 13 is the earliest spring record that I have noted. Few are seen in the fall after October 1. Insects constitute their principal diet. A September stomach which I opened was filled with grasshoppers, although the bird was killed at half past eight in the morning. They hunt in fields and pastures, perching on some high object where they can keep watch of the ground beneath and around them. On May 16, 1900, I found a pair nesting near Piscataqua bridge. The nest was in a hollow maple which stood in a pasture but a few rods from an unoccupied house. It had been visited by some boys, who told me it contained five eggs and that the female had been sitting three or four days. The boys did not molest the nest and the hawks did not seriously object to their coming. I was informed that a pair had been in that vicinity several summers, but that that was the first season

they had occupied the maple. I was interested to observe that the female kept at a safe distance while I was investigating the nesting tree, but that the male dived at me many times in the same manner as an offended swallow, though without uttering a sound.

***Pandion haliaëtus carolinensis*. AMERICAN OSPREY. 364.**

This locality is a favorite hunting ground for Ospreys, which are frequently seen coursing over the river and bay, and less often perched near the shore on a dead-topped tree. They do not breed here, but, excepting a few weeks in June and July, when family duties engage most of them elsewhere, they are common from April to October. They dive for their fish either from a tree, or as they harry to and fro at a height of from thirty to forty feet above the water. Often they are completely immersed for a short time. When they come to the surface, they usually lie still for an instant, and then, by a great effort with their long wings, rise and fly steadily away, bearing their writhing prey in their talons.

FAMILY BUBONIDÆ.

***Asio wilsonianus*. AMERICAN LONG-EARED OWL. 366.**

This owl is rather common, and is probably a permanent resident, though I have not yet found it here in winter. At all seasons it may be looked for in pine woods, especially those of younger growth, such as are found adjacent to the college reservoir. This owl's food consists chiefly of mice, other small animals, birds and insects. I have known them to hunt sparrows which were going to roost in the pines. A few years ago Mr. Albert Demeritt found them nesting near his house. The nest is not unlike that of the crow in its external appearance.

***Asio accipitrinus*. SHORT-EARED OWL. 367.**

Short-eared Owls are rather rare in this immediate neighborhood, but on the marshes along the coast, they are more common. The food habits of this species are substantially like those of the last. But its hunting range is quite different, for this owl harries marsh-land, while the other prefers high ground. The two *Asios* are similar in size, but are quickly distinguished by the ear tufts, *wilsonianus* having tufts an inch or more in length, while those of *accipitrinus* are not more than a third as long.

Syrnium nebulosum. BARRED OWL.

368.

Barred Owls are presumably residents during the year, but I have seen them only in winter when they appear to be more abundant than any other species. Mice contribute largely to their sustenance; moles, shrews, birds, and insects are also taken to a limited extent. The nest is usually built in a hollow tree some time in April. A small female that was brought to me in the spring of 1898, was so light colored as to suggest a snowy owl. It was smaller than any male I ever saw, though, as is well known, females are usually larger than males.

Nyctala tengmalmi richardsoni. RICHARDSON'S OWL. 371.

Richardson's is the rarest owl that I have to record. It is an Arctic species, seldom seen anywhere in this state. Some years ago one was killed in the city of Dover, and now is in the collection of Mr. Wentworth of that city. In its general appearance, this owl resembles the Saw-whet, though it is slightly larger.

Nyctala acadica. SAW-WHET OWL.

372.

Just how abundant Saw-whets are, is hard to say because they are such little fellows that it is like hunting for a needle in a hay mow to look for one. They are residents throughout the year, but like all of their kind they are generally seen only in winter.

Their food habits are above reproach, mice and insects being the larger part of their food. I have seen two here in four years. The first was disclosed to me by some chickadees which were making a good deal of disturbance in a small pine perhaps ten feet high. The pine, which was quite dense, seemed literally alive with chickadees. They would come into the tree from the farther side, pass through it and come out looking alert and slick, all the while saying *dee, dee, dee*, as if very much agitated. After each chickadee had passed through the tree, he would alight near by, for a moment, and then return to take his place in this continuous performance of keeping a steady flow of scolding titmice through the tree. Look as I would, I could not discern the cause of agitation, and presently, I went close to the tree, when out popped a Saw-whet Owl in great haste to gain the woods, which he did with alacrity, followed by the whole troupe of chickadees. I waited, hoping they would find him again, but he evidently made good his escape, for I heard no more complaint from his tormentors.

About the twentieth of March, 1899, we had a fall of several inches of snow, followed by rain, which froze as it fell until a crust of ice

was formed sufficient to hold the heaviest man. The weather continued cold, and for ten days that ice sheet was an impassable barrier between earth and air. The few land birds here suffered severely, and undoubtedly many died, as even the tree trunks were more than half covered and the branches were wholly encased. Near the end of this trying period, Mr. John Drew found a Saw-whet Owl in the road as he was returning one afternoon from Dover. It was unable to fly, and he caught it. He tried to keep the owl alive, but it died before morning, and by the kindness of its captor came into my possession. Dissection showed plainly that the bird had starved. The ice blockade was as effective to mice beneath, as to birds above it, but while it was death to the owl, it undoubtedly saved the life of many a mouse.

Megascops asio. SCREECH OWL.

373.

The Screech Owl is a permanent resident, and not uncommon in pine woods. Its food is largely insectivorous, though mice, birds, snakes, frogs, and worms are on its bill of fare. Instead of being shot at sight as it is, it, in common with all of our owls except the Great Horned Owl, should be respected as an ally, and treated as the friend it certainly is. It nests usually in hollow trees.

Bubo virginianus. GREAT HORNED OWL.

375.

Great Horned Owls are permanent residents, and may be seen oftener here than anywhere else in the state that I know of. It is commonly supposed that owls cannot see well in the daytime, but any one who has tried to approach Great Horned Owls knows better. There is not a bird on the list with keener vision even in sunshine. They have always been credited with acute hearing powers, and nobody who has examined an owl's ear can doubt it. However, I have always been able to approach this species much nearer when hidden by a large tree or other object than when exposed to view by ever so little. The whereabouts of these owls are often indicated by crows, which cherish a bitter hatred for them, and probably with good reason, as they are not above eating crow. Whenever I have been led to one of these owls by the outcry of the crows, I have always noticed that the owl became aware of my presence before the crows were. The only way I have succeeded in getting a good view of an owl, under such circumstances, has been to get near enough to see by the actions of the crows about where the owl was, and then, throwing

caution aside, to run forward as quickly as possible without any attempt to avoid noise. By this means I have been able to surprise them into forgetting to fly, till I had stopped at close quarters.

This owl is one of the few birds which are distinctly noxious, though it is not abundant enough to be of very much importance. Its food includes poultry, game, and small birds, skunks, rabbits, rats, mice, squirrels, insects, and fish. Fowls roosting out of doors are very likely to be attacked. Skunks are a common prey. One stomach examined by me in November contained chicken bones and the remains of at least two caterpillars of the species *Eacles imperialis*.

Great Horned Owls breed regularly in this vicinity. Two nests containing half grown young were found by Mr. D. B. Bartlett. April 26, 1899. One was in the college woods, in a nest occupied two years previously by a Red-shouldered Hawk. Beside the young this nest contained a skunk partially eaten, while on the ground beneath were scattered the remnants of many meals. In this instance, the parents showed an amount of finesse that is worthy to be related. The two young were taken from the nest and placed on the ground near by, in the hope that the old birds would come and be shot. Before long the hooting of an owl allured one of the young men on guard away from the young. The hooting was at first near at hand, but it gradually receded as the man with the gun advanced. Presently, his companion who remained behind to keep an eye on the prisoners was surprised to see one of the parents swoop down and clutch one of the young in her talons, making off with it regardless of the hurriedly-aimed gun that roared at her back. On the same day the other nest, containing young also, was found in the heavy timber owned by Mr. Albert Demeritt. Both nests were in pine trees. The eggs must have been deposited before the middle of March.

Nyctea nyctea. SNOWY OWL.

376.

The beautiful Snowy Owl, though rarely seen alive by most people, is more often found here in the tide-water district than anywhere else in the state. Hampton sand-hills and marshes have been known to yield no less than fifteen in a single season, but this is an exceptional record. Many winters pass when there is not one to be seen. They are more often found in fall and spring than in midwinter, October and November, March and April being their regular months here. Ducks, grebes, auks, and other water fowl are sometimes killed by them, but mice appear to be taken in greater quantities than anything else. The milky whiteness which characterizes the aspect of this owl enables one to identify it at a glance.

Surnia ulula caparoch. AMERICAN HAWK OWL. 377a.

The Hawk Owl is an irregular winter visitant. One recently shot near Portsmouth was mounted by Mr. Turner, in whose possession I saw it. Another, owned by Mr. Wentworth of Dover, was killed near Piscataqua bridge. Thus it appears that while this owl is uncommon here, it is not so rare as many suppose.

ORDER COCCYGES.

FAMILY CUCULIDÆ.

Coccyzus americana. YELLOW-BILLED CUCKOO. 387.

The Yellow-billed Cuckoo is an irregular summer visitant. Mr. Shaw has taken it at Hampton, and I have found it once or twice in the central portion of the state. Its food is essentially the same as that of the next species. I have usually found it in swampy woods. Although the two species look very much alike, this may be identified when near at hand by the bill which is more than half yellow, and also by the tail which is black beneath, except the tip of each feather which is white.

Coccyzus erythrophthalmus. BLACK-BILLED CUCKOO. 388.

This is the cuckoo commonly seen in our orchards and thickets. It comes from the south about the middle of May—in 1898 and 1899 I first saw it on the thirteenth, and in 1900 on the twentieth. Most of them go in September, though I have seen them as late as the fifth of October. The Cuckoo is a destroyer of caterpillars, and as such is worthy of all encouragement. In May and June I have often seen it in orchards engaged in its beneficent work. In September it leaves the thickets, where we are accustomed to see it in spring and summer, and goes to the oak and hickory trees where caterpillars of the genus *Edema* and others are found at that season. This is an evident change of haunt with a change of food supply. This cuckoo's nest is a slimy structure of small sticks usually placed in a low pine or other scrubby tree.

FAMILY ALCEDINIDÆ.

Ceryle alcyon. BELTED KINGFISHER. 390.

Oyster river is a famous hunting range for Kingfishers. Living as they do almost wholly upon fish, they are able to find food so long as there is plenty of open water, and although the majority go south in

November, it is not surprising to see one at any time in the year. The northward movement reaches us about the twentieth of April. A pair usually nests in some of the banks near Bunker's bridge. They are especially noticeable in September, when they are noisy and even sportive. As a rule they are wary, and they have reason to be, for no bird is more often shot at "just for fun." They understand the power of gunpowder very well, and usually keep at a safe distance, though if left unmolested they become quite tame.

ORDER PICI.

FAMILY PICIDÆ.

Dryobates villosus. HAIRY WOODPECKER. 393.

Hairy Woodpeckers are tolerable common permanent residents, though they are not so plentiful that I would agree to find one on any given day. Their food habits are not unlike those of the Downy Woodpecker. The college woods and the timber lot belonging to Mr. Albert Demeritt are the most favorable places to look for them that I know of near the college. As a rule, they prefer large trees and spend most of their time in the woods, though orchard and roadside trees are not infrequently visited. The nest is usually made in a dead portion of a living tree. It is readily found by looking for chips on the ground in May. Most of the chips taken from the nesting hole are simply brought to the door and dropped, so the ground beneath is whitened.

Dryobates pubescens. DOWNY WOODPECKER. 394.

This is the common species so often seen associating with chickadees and nuthatches in cold weather. It is then quite familiar, and will come to the window-sill with its friends to get bits of meat that are sometimes put out by bird lovers. The stomach of a June specimen contained four beetles, two centipedes, two carpenter ants, and two beetle larvæ. A September specimen had eaten one adult and one larval beetle. It is not addicted to any particular kind or size of tree, but searches all with equal diligence. Any tree infested by borers becomes the woodpecker's asylum. The holes he pecks are small, and far less harmful than the borer that came out of it. Woodpeckers do not peck holes in sound trees, and whoever sees one at work on his tree may be sure there is trouble with it, and that the bird can remedy it better than he can. Woodpeckers should be

encouraged to visit orchards, as they are one of its most efficient protectors. The nest of this species is similar to that of the last, and similarly situated. Both species excavate holes in which to sleep. Such holes are made with far less care than those for nests, and no effort is made at concealment. I well remember seeing a Downy go to bed one chilly October night some years ago. I was one of a surveying party at work on a lot of land which had recently been cleared of both wood and timber. Just at dusk a woodpecker came flying over the lot and alighted on a decayed birch stub. He hitched about, pecking half heartedly, evidently disconcerted by our presence. However, after several minutes of desultory pecking, he edged round to a hole and popped into it without further ceremony.

Picoides arcticus. ARCTIC THREE-TOED WOODPECKER. 400.

I have been surprised at the abundance of this woodpecker here. During the winter of 1897-98 a local sportsman shot two females, one of which was brought to me. In the fall of 1899, four others were recorded as follows: October 3, a male, brought in by a gunner; October 21, a female shot; November 16, a female seen; November 20, a male seen. Those killed were taken by gunners who had never seen such a bird before, and were brought in for identification. The living were found in the college pines. All were found on pines or hemlocks. Almost every collection which I have examined contains one or more. In the spring of 1900 I found in the college woods two hemlocks, recently dead, from which the outer bark had been entirely removed during the preceding winter by these woodpeckers. Their work is distinctive, and may be recognized wherever found. Arctic Woodpeckers are not usually shy. They may be recognized on sight by their color, the back being wholly black.

Sphyrapicus varius. YELLOW-BELLIED SAPSUCKER. 402.

I have seen but three examples of this woodpecker in four years. The first, a young bird evidently migrating, was feeding on sour gum fruit September 30; the second was in oak woods May 2; the third was in an apple orchard October 5. These dates give a hint as to when Yellow-bellied Woodpeckers may be expected, as they are only migrants here, though they undoubtedly breed no farther away than the hills of Northwood or Strafford. Its food habits differ considerably from those of its congeners, inasmuch as it is to quite an extent a vegetarian—berries, seeds, and the cambium layer and sap of trees being consumed freely. Trees having sweet sap are laid under a

special contribution, whence the bird's common name, Sapsucker. I have seen a black birch which a family of Sapsuckers had tapped, and were tipping at with great assiduity. The sap issued through a number of holes which had been made in the bark, and was soon evaporated to a sweet syrup. The woodpeckers appeared to remain continually in the woods in the vicinity of the birch, and came so often for a taste of the sweet that it was rare when there was not at least one partaking. But the feast was not enjoyed by the woodpeckers alone, as many humming birds, bees and flies came for a share.

In size this woodpecker is like the Hairy, though it may be readily told at a distance by the large white bar on its wings, and also by its cry, which is wholly unlike that of any of our common woodpeckers.

Ceophlœus pileatus. PILEATED WOODPECKER.

405.

This giant woodpecker, nearly equal in size to a crow, is a rarity. Mr. Shute's collection at Newmarket contains one or two that were taken at Lee some years ago, but there are few people about here that have ever seen one, though a little farther inland, where there is more hard wood, they are not very uncommon. The power of one of these birds and the racket he can make when hard at work is astonishing. I have seen one on a dying oak, on a portion of which the bark was loose and gave shelter to more or less insects. He began low and worked upward, throwing, right and left, strips of bark a foot long, and gathering the insects as they hurried to secrete themselves. When at work on resounding wood, his blows sound as if made by a carpenter's hammer. His regular diet consists of Cerambycid beetle larvæ, or "borers" as they are commonly termed, beetles, ants, and other insects that find shelter on, or in trees. In summer and autumn he sometimes eats fruit, and I have known one to come daily to a black cherry tree for cherries.

Melanerpes erythrocephalus. RED-HEADED WOOD-
PECKER.

406.

This is an abundant resident in the west, but a rarity here. I believe Mr. Shaw's collection at Hampton contains two specimens in immature plumage. The adult is a handsome bird, with its red head and neck, its bluish-black back, and white wing tips. It may be recognized when flying as far as one can see it, by the color of the outer half of its wings, which are white. It does not live so much in the woods as others of its race, but prefers the orchard or open grove.

Colaptes auratus. FLICKER.

412.

While the Flicker is a permanent resident, but few are to be found in winter. The pastures lying between Oyster river and Adams's Point are practically covered with juniper and barberry bushes, which retain their fruit indefinitely and furnish an abundance of food for certain birds, among which is the flicker, that otherwise must starve or migrate when winter comes. I seldom fail to find a Flicker or two on this tract, regardless of the time of year. I have recorded them on the following dates: November 26, January 22, February 14, March 6. I do not usually see more than one at a time in winter. An individual that took up his abode in Mr. Hoyt's pasture, back of Thompson hall, early in the spring of 1899, evidently became very lonely as the weather grew warmer. Day after day he called in vain. No answer came till the twentieth of April, when three others put in an appearance. After that I heard no more complaint. Apparently the one had stayed here through the winter, while the three were migrants. The majority go southward during the first half of October, straggling along without any concerted movement. By the first of May the northward wave of migration has passed. The habits of the Flicker are considerably different from those of our other woodpeckers. Most of its food comes from the earth. In summer ants are consumed in great quantities. I have opened many stomachs that were crowded with ants. As small fruits ripen, they are levied upon. Cherries and the fruit of the sour gum are particular favorites. In fierce winter weather Flickers frequently cling to the lee side of a good sized tree for shelter from high winds. Its nest is usually drilled out of a dead tree, and it may be easily found while the work is going on, by listening for the subdued sound of pecking inside the tree.

ORDER MACROCHIRES.

FAMILY CAPRIMULGIDÆ.

Antrostomus vociferus. WHIP-POOR-WILL.

417.

Whip-poor-wills come from the south about the middle of May and remain until late in September. The earliest date of their appearance recorded in my notes is May 13, when I saw both male and female. The latest date that I have observed one in the fall is September 26. I have heard the well known call "Whip-poor-will" as late as September 16. Their food consists of flying insects which are taken

on the wing. The Whip-poor-will is strictly nocturnal. It does most of its hunting along water courses and in woods, so that it is not often seen, although its song is familiar to everybody. It passes the day on or near the ground in low tangled woods, in the neighborhood of water. It does not fly till almost underfoot, but when flushed moves well out of sight before alighting. Mr. Shaw tells me that he has found several nests at Hampton, among rank ferns in mixed woods, but they sometimes deposit their eggs where there is no particular shelter, except trees, above them. The only attempt at a nest is a mere hollow, without lining. It is to be distinguished from the Nighthawk as far as it can be seen flying by the absence of a white spot on each wing; in hand its immense rectal bristles are diagnostic.

Chordeiles virginianus. NIGHTHAWK.

420.

Nighthawks are crepuscular, rather than nocturnal, and frequent fields and pastures, rather than woodland, and roost on trees and fences in exposed places, so they are far better known than their more secretive relatives, the Whip-poor-wills. During the last week in August hundreds of them may be seen in loose flocks flying rather high toward the south, and by September 1 the last one is usually gone. Though they go considerably earlier than Whip-poor-wills they are sometimes first to appear in spring. May 9 is my earliest record. They feed exclusively on insects, which they capture on the wing. Their eggs are laid on bare earth or rock in open pasture or field without the semblance of a nest. When at rest on a rail or branch of a tree they always sit lengthways, instead of crossways, as other birds do. This habit may have come about when their feet, through disuse, grew too small and weak to hold them crossways a branch; but probability lies with the supposition that, being day-sleepers, their only hope of continuation lay in protective resemblance; and as a result, we find them as gray as a lichen-covered log or stone, and accustomed to lie lengthways of whatever they rest upon, to appear the more like a part of the object that supports them.

FAMILY MICROPODIDÆ.

Chætura pelagica. CHIMNEY SWIFT.

423.

The annual residence of the Chimney Swift in this latitude lasts from about the first of May until the second week of September. The dates of its appearance for the last three years, 1898, 1899, 1900, were May 5, April 27, and April 30, respectively. The dates of its

disappearance for the same years were October 1, September 4, and September 12. The October record, which is an exceptionally late one, was made by a flock of about forty, which came to town on the date mentioned. They spent the afternoon hunting flies at the mill-pond, and during the afterglow following sunset came to the village where I saw them circling about the house-tops, with the evident intention of going to bed. As dusk deepened they began to centralize their movements around the large old-fashioned chimney in the house of Mr. Charles Hoyt. Time and again they wheeled around it, and made feints at descending until, finally, one of the leaders raised his wings like a letter V and dropped into the flue, followed by twenty-five of his comrades. They went down in rapid succession about eighteen inches apart, with as much precision as a body of trained soldiers. When, at last, one lacked the courage or dexterity to follow its leaders, and shot down to one side, all the rest followed, and then the circling process was repeated. Every time round they made a pass at the chimney. When the next descent was begun it continued till only four remained outside. These were evidently timid, for it was five minutes, by my watch, before the last one dropped out of sight. They left early the next morning and I saw no more swifts till the twenty-seventh of the following April. On that day I saw a pair flying about the village in the afternoon. When night came I posted myself where I could keep watch of Mr. Hoyt's chimney to see if it were a regular lodging place for transient swifts. I did not look in vain, for at the proper time they came and went in. I have seen other migrants since then visit the same chimney, and have come to regard it as a sort of Swift hotel.

Chimney Swifts live on flying insects, the different species of Diptera constituting a large part of their bill of fare. They fly high or low according to the location of their prey, and "bug hunters" do well to look at swifts before going out with a net to catch flies. They are always ready to take advantage of opportunity and congregate very quickly wherever food is plentiful. I have repeatedly seen dozens of them accompanying a mowing-machine, feasting on the jassids driven up as the grass fell. An unvarying plan of taking food on the wing has given the swift tireless powers of flight, and at the same time allowed its feet and legs to weaken by disuse into mere hooks, incapable of holding the bird on a roost, only sufficient to support its weight when assisted by the stiff tail against a rough vertical surface. Few birds are abroad so many hours of the day as swifts. When the young are in the nest, their parents are on the wing from daybreak till long

after nightfall, and it is not unusual to hear the roar of a swift coming down chinnney hours after other birds are asleep. The young apparently come from the nest able to care for themselves, for, though I can always make them out by their feeble flight, I have never seen one swift attempt to feed another away from the nest.

The nest is made of small sticks, which are grasped in the bill and snapped from dead branches of trees as the swift flies through. These sticks are cemented to the wall and to one another by a sort of glue, secreted by two large glands—one each side of the base of the tongue.

FAMILY TROCHILIDÆ.

Trochilus colubris. RUBY-THROATED HUMMINGBIRD. 428.

The Hummingbird, so well known by every one, and so neighborly with those who cultivate flowers, is a hardier creature than many birds of larger size. I have seen it here as early as the thirteenth of May when but few flowers are to be seen and many warblers are yet to come, and as late as September 25. If it depended on nectar alone for subsistence it could not remain here so long by two or three weeks, but stomach examinations plainly show that insects form a large part of its diet, and thus we can account for its long stay in the northland. A single stomach which I have examined contained fragments of insects, and some pollen grains. Whether the pollen was taken voluntarily, or whether it came along with sundry hairy tibæ which were present, I could only guess. After the beginning of September I have frequently observed them about the mill-pond, where there were no flowers, flying near the shore, and now and then alighting. It is quite possible they were there for the purpose of catching insects, though I cannot so state. The nest is made late in June or early in July in a bush or tree. It is composed of felted cottony materials and covered with gray lichens, such as grow on the trunks of trees. I have found them nesting in beech, hemlock and apple trees. Although the Hummingbirds are flying most of the time, yet their legs and feet are sufficiently strong to hold them on a branch or telephone wire. Wires are as much to their liking as they are to swallows, and so far as my observations go are their commonest perch. The sexes may be easily distinguished at a distance. Only the male has the ruby throat, and only the female has white marks on its tail.

ORDER PASSERES.

FAMILY TYRANNIDÆ.

Tyrannus tyrannus. KINGBIRD.

444.

Kingbirds are very generally distributed over all sorts of country that is not wooded. They usually come north in pairs, and go south in small flocks of one or two families. My records of their arrival for the past three years are: May 13, May 6, and May 9, respectively. In 1898 and 1900 I saw the last one on the same date—September 11. They depend almost wholly on flying insects for their food. The only stomach I have examined was from a bird taken in August. It was filled with large winged ants. The audacious courage of the Kingbird is well known. It fearlessly attacks anything in feathers, and on one occasion I even saw a mother bird pounce down upon the back of a cat that was running off with one of her young. The value of this bird as a protector against the depredations of hawks and crows in orchard and farmyard is generally acknowledged. They invariably detect such intruders at a distance, and sally out to meet them with an attack so vigorous and persistent that the enemy is glad to retreat. The nervous irritability, characteristic of all our flycatchers, is most highly developed in this species. At times it is so pent up that the bird becomes a veritable fury, and dashes upward toward the clouds, crying fiercely, and ever and anon reaching a frenzied climax, when its cry is prolonged into a kind of shriek, and its flight a zigzag of blind rage. These exhibitions are frequently given in the teeth of the premonitory gust before a thunder storm, as if in defiance of the very elements. Like other birds which are usually unmolested by man, the Kingbird takes no pains to conceal its nest, which is very often placed in an apple tree in a field or pasture, or in an alder or other small tree near water.

Tyrannus verticalis. ARKANSAS KINGBIRD.

447.

In New England Bird Life, Stearns, p. 13, we are told that Mr. George E. Brown took a specimen of this kingbird at Eliot, Me. It is an accidental wanderer from beyond the Mississippi.

Myiarchus crinitus. CRESTED FLYCATCHER.

452.

This large, handsome flycatcher is rather uncommon, but yet a regular spring and fall visitor. I have not found it here in Durham after the first of June, though undoubtedly it breeds not far away, as it is common, locally, elsewhere in the state. Like the Kingbird they are

usually seen in pairs. I have found a pair every spring near the oak woods on the Madbury road, about a mile and a half from this village, on the twenty-third of May. They remain in the vicinity for about a week, and then disappear. They go south in the latter part of August so quietly that they are far less often observed than in spring. My only fall record is August 23.

They nest in hollow trees, sometimes in orchards, but more often in the woods. I have found them the most difficult of the flycatchers to approach.

Sayornis phœbe. PEWEE OR PHŒBE.

456.

My earliest record of a Pewee's arrival is April 1. They are generally common by the tenth, and select a locality for their nest, though not the exact site, at once. Most of them are gone by the first of October, a few stay through the first week, and I have observed one as late as the seventeenth of that month. In mild seasons the first comers are males, the females following a few days later. But when the migration is belated by a backward spring, the sexes generally come simultaneously. I never saw any signs of courtship between them. The male, when he arrives first, selects his home and awaits the coming of a mate (whether they mate here or elsewhere, I do not know), and when she appears there are sure signs of joy. It has always seemed to me that the greetings are those of old associates rather than those of new acquaintances, and for that reason I hold the opinion that they are mated on arrival. I well remember the meeting of a pair and the subsequent proceedings. The male had been on hand for more than a week, sitting on the posts of the barnyard fence, flirting his tail, and singing cheerfully,—and, by the way, I know of no more cheerful sound on an April morning than the buoyant tones of a Pewee. It was about nine o'clock one sunny morning when his expected mate arrived. The greetings were scarcely over before the male, by short flights and coaxing tones, began to approach the place he had chosen for a nest. It was in the barn cellar on a bit of shingle projecting out from the top of a post. He led her without difficulty to a place on the fence nearest the barn, but it required a good deal of persuasion before she would fly underneath. Time and again he left his place beside her on the fence, and, hovering for a moment, as if hoping to be followed, went in to the chosen spot alone. Finally, after much coaxing, her timidity was so far overcome that she followed, and, poising before the shingle, looked over the place, but

returned to the fence without alighting. The ice was broken, however, and she quickly returned, this time to set foot on the shingle, and thereby express her satisfaction with the location. Frequently afterward, I found them together on the shingle, though it was several days before the nest was begun. Pewees, swallows, and swifts are especially interesting, because they have chosen to forsake their primitive haunts and come to dwell with man. Formerly, Pewees lived in the vicinity of water, and nested on shelves of rocks, banks of earth, or among the roots of upturned trees. Now, since the land has become cleared, and flying insects are abundant everywhere, they are no longer obliged to live by water-courses, and while many still do so, yet many others live in field and farmyard. Very few indeed nest in the old places. Bridges and culverts are now resorted to by those which follow the water, while open sheds, barn cellars, and abandoned houses are utilized by very many. They have the nervous make-up peculiar to their tribe, evidenced by an incessant jerking of the tail. Although they do not essay to attack hawks, they keep a sharp eye out, and give instant warning when such an enemy comes in sight.

Contopus borealis. OLIVE-SIDED FLYCATCHER.

459.

The Olive-sided Flycatcher is only a migrant here, though it breeds in the more heavily timbered portions of the state. During the latter half of May and the first half of September it may occasionally be seen, generally on dead tops or branches of trees in unfrequented places.

Contopus virens. WOOD PEWEE.

461.

Wood Pewees are abundant summer residents in orchards and woods. They come late in May—two of my records say the twentieth and twenty-fourth—and leave in September. My latest record is September 15, when I saw three perched together in the dead top of a tree apparently contented, and it may have been several days later before they finally left. They usually spend the early part of the summer in the woods. After the young are on the wing, they come to the orchards and shade trees, and during August are sometimes one of the commonest birds along our streets. The nest is a low, lichen-covered structure, which looks so much like a natural growth on the branch supporting it, that it is difficult to find when the old bird is not at hand.

Empidonax flaviventris. YELLOW-BELLIED FLY-CATCHER.

463.

This species is only a spring and fall migrant, and uncommon at that. Even diligent search will hardly reveal one a year. I have seen but two here in four years—once on the twenty-first of May, and once on the thirtieth of September, which dates may be accepted as a good time to look for it. I have always found it in the neighborhood of running water, in low trees. It is not a very shy bird, and will usually let an observer approach near enough to recognize it by its yellowish eye-ring and breast.

Empidonax traillii alnorum. ALDER FLYCATCHER. 466a.

If a person is familiar with the notes and habits of the Alder Flycatcher, he will have little difficulty in finding it; otherwise, it is easily overlooked. It is a summer resident, living exclusively near water—in the alder runs which mark the course of brooks, or in swamps. Its manners are distinctively those of a flycatcher, but its notes are quite unlike the well known calls of the Chebec and Wood Pewee, the only two summer flycatchers which resemble it in the least. Its nest is a thick, deeply cupped affair placed in an upright crotch of a small tree.

Empidonax minimus. LEAST FLYCATCHER.

467.

This common orchard denizen comes on or about the seventh of May very regularly. The migration takes place practically *en masse* as not more than one or two days elapse after the first arrival before they are abundant. The departure takes place in August, my latest date being the thirty-first of that month. Though this flycatcher is small and dull-colored, it is as prominent in May as any bird in the orchard. It is a veritable jumping-jack, jerking its head backward every time it says "chebec," its wings quivering, and its tail in incessant motion. The white ring around the eye serves to distinguish it from other small flycatchers. Its nest is a well-made structure of soft felted material, oftener in an apple tree than elsewhere.

FAMILY ALAUDIDÆ.

Otocoris alpestris. HORNED LARK.

474.

The Horned or Shore Lark is a common migrant on the marshes of Great Bay and along the coast. They are here by the last of October, through November and more or less in December. Their

spring visit occurs in March and April. Though seeds form the greater part of their food, they eat such insects as they are able to find. Out of two December stomachs, I have taken no less than a dozen flies of different kinds. Horned Larks are often associated with Snow-flakes when both are engaged in the common pursuit of gathering seeds. They sometimes follow the retreating tide on the shore, pecking busily among the stones, but more often they are found on the ungrassed portions of marshes in scattered flocks. They are easily identified as there is no other species of similar size and habits, except Snow-flakes, here in cold weather.

FAMILY CORVIDÆ.

Cyanocitta cristata. BLUE JAY.

477.

The Blue Jay is a common permanent resident, most in evidence when nuts and corn are ripe. Ten months of the year he is a sneak, living slyly in thick woods, getting a livelihood by fair means or foul, always acting like one in debt. September and October bring the mast harvest, and the wily jay employs himself in the honest labor of collecting nuts. He is no longer a coward, but goes boldly about his business, making the woods ring with his calls—a different bird altogether. By November the nuts are fallen and buried by leaves. Cold winds drive him to his old haunts in the pines, and again he drops into his secretive ways,—a veritable fox in feathers. His nest is a frail affair of twigs in a small pine or hemlock in a dense thicket. This Jay is an expert vocalist. There seems to be no limit to the variety of sounds he can make, and in captivity he is readily taught to imitate a considerable variety of sounds.

Perisoreus canadensis. CANADA JAY.

484.

The Canada Jay is quite out of order down here so far from his normal habitat. Nevertheless, Mr. Shaw of Hampton states that two were killed at Boar's Head some years ago. It is only a casual visitant at best, one of the rare possibilities of autumn, when birds are more given to roaming than at any other time of year.

Corvus corax principalis. NORTHERN RAVEN.

486a.

Ravens seldom visit this locality, and indeed, their occurrence anywhere in the state is at present exceptional. I have found none in the collections that I have visited, but Mr. George Wentworth of Rollinsford tells me that he once saw one at Wells Beach. Its large size and hoarse voice readily distinguish it from a crow.

Corvus americanus. AMERICAN CROW.

488.

Crows live in this corner of the state the year round. They breed here in abundance, make this a rendezvous during the migration seasons, and a small flock, ranging from six to twelve, remain in this immediate neighborhood every winter. They always find food along the salt rivers at low tide, even when other sources fail, and it is the usual sight to see them flying toward the river early in the morning, and seeking the pines again at night during the fall and winter. The great wave of migration passes southward about November 1, and northward late in March. Crows are eminently social, and are models of propriety in their intercourse with one another. I do not remember ever to have seen two crows fighting, but though harmony is their rule, there are exceptions to it, as the following incident related by Mr. Albert Demeritt shows: One spring morning Mr. Demeritt was walking on his farm and saw two crows in combat in a field. He approached and found them locked in an embrace that was anything but fond. Each had a claw in the other's eye, and was holding his grip with true bull-dog tenacity. Hatred had banished fear, and they were picked up, carried to the house and exhibited to the members of the family before they released their holds. Crows have a regular roosting place to which they repair every night. There was a roost early last fall in the dense growth of small white oaks on the left bank of Oyster river near its mouth. Later, they came nearer the village to some pines near the Burnham farm on the road to Durham Point. They were in the habit of roosting close together, and some nights I found nearly the whole flock, about thirty, in the same tree. A crow that had been "winged" fell into my hands in April, 1898, and I kept him a few days with the intention of getting some idea of his food capacity. He was confined in a small box. 13x20 inches. Besides a supply of corn and oats, which I kept before him all the time, I furnished him as many earthworms—twenty to sixty per day—as I could conveniently procure. After five days I varied his fare with the small minnows (*Fundulus*) so abundant in the creeks. He evidently had a taste for fish, for he devoured them greedily. When he had been mine a week I began a three days' experiment. During this week he had become quite tame, and frequently ate in my presence. For the two days preceding the experiment his food was largely fish, which was the only kind of suitable food that I could find in sufficient quantity. I laid in a stock of 412 grams of minnows, which I kept alive and allowed *Corvus* to catch for himself from a basin of water. At

night of the third day the last fish was gone, making the daily average 137 1-3 grams. That is to say, a wild crow with a broken wing, kept in close confinement, supplied with what food he cared to eat every day for a week, consumed approximately one fifth of his own weight, during each of the three days succeeding. I also learned, during this experiment, that crows regurgitate whole corn and indigestible parts of insects, the time of regurgitation being from one to three hours after eating.

FAMILY ICTERIDÆ.

Dolichonyx oryzivorus. BOBOLINK.

494.

Male Bobolinks put in an appearance early in May—May 1 is its earliest date on my note book—but it is usually ten or twelve days before the females are seen. The habits of the sexes are quite different in spring. The male is full of song, and is continually displaying both his vocal powers and his good looks; while the female is as modest in deportment as she is in dress. She keeps so closely in the grass that, were it not for the aggressive attentions of Lord Robert, who pursues her with a determination that actually suggests violence, she would escape notice altogether. It is plain that Bobolinks do not mate till after they arrive in the north. Among all our birds the Bobolink easily takes the lead as an ardent lover, and be it said to his credit, his assiduity does not wane with the assumption of family cares. He provides food for his children, and shows the greatest solicitation when he thinks his home is in danger. The nest is a humble affair of grass stems in a little hollow. It is usually in a field and rarely or never near a bush or rank weed, such as many birds desire for a shelter. The parents show the utmost caution in going to and from the nest, always alighting at some distance from it and going in on foot. The young are usually able to leave the nest by the time for haying, so that few are injured in that way. When the grass is cut they retire to corn and grain fields, where they keep in seclusion till the moulting period is passed, after which the migration begins. It is not later than the middle of August when the first flocks leave, and I have heard stragglers overhead as late as the twenty-third of September.

Molothrus ater. COWBIRD.

495.

The Cowbird comes in March, generally in company with Redwings, demonstrating the old proverb about "Birds of a feather." This bird is notorious for two things, namely, for its fondness for

bovine society, whence its name, and for its habit of depositing its eggs in the nests of other birds, the young to be hatched and fed by the victims of such imposition, to the neglect of their own progeny. They are not so common here in the vicinity of the college in summer as in some other localities. I have found one Cowbird's egg in the nest of a Yellow Warbler, near Thompson hall, the first of June. During the latter part of August, they assemble in flocks and repair to localities furnishing an abundance of seeds, upon which they mainly subsist after summer time. It is October before the last of them go south.

Agelaius phœniceus. RED-WINGED BLACKBIRD. 498.

The Red-winged Blackbird is one of the "harbingers of spring," coming early in March, if the weather is favorable, usually but a day or two behind the foremost Robins. The males appear first, the females coming from two to three weeks later. For instance, I saw in 1889 males on the fifth of April, but I saw none of the other sex till the thirtieth of that month. The males pass the time intervening between their arrival and the coming of their mates, foraging in the fields. At that early season the marshes and swamps, their summer haunts, are not free from ice, and the females linger in the southland till their northern home is habitable, so that we rarely see them in the fields in spring as we do the males. The date of appearance mentioned above is a very late one, owing to the ice storm which kept all birds away that year till the first of April. The preceding year the males came March 9. The nest is a coarsely built structure near the ground among flags or in a small bush, frequently surrounded by water. After the young are hatched, their parents are often seen in the newly mown fields catching grasshoppers. As soon as the young are strong, that is, by the middle of August, they begin their peregrinations, which end in their final southward movement. Where the hundreds and thousands that breed in this state and northward stay from the time they leave their nesting grounds till they finally go south I am not informed, but from the time of their disappearance in August till late in September one is rarely seen. I have observed flocks on the final migration at different times between September 27 and November 11. In 1899 a flock of several hundred, including Red-wings, Cowbirds and Bronzed Grackles dined in Mr. George Hoyt's cornfield on the twenty-fifth of October. The only breeding place that I know of in this immediate vicinity is in the swamp lying west of the Newmarket road about two miles from here.

Sturnella magna. MEADOW LARK.

501.

Larks are hardy birds, wintering regularly as far north as Cape Cod, and appearing here in March. They are very locally distributed, and nowhere abundant. In four years I have seen but one on the college farm, but in Madbury I have observed them several times in the fields near the railroad station, and I have been told that they breed regularly in Lee. They are birds of the field subsisting in summer principally on insects, and turning more and more to seeds as the season advances. The nest is placed on the ground, without any regard to weed or bush for shelter. Larks have an unfortunate habit of nesting late, which probably accounts in a measure for their scarcity, as I have repeatedly known nests to be demolished by a mowing-machine early in July.

Icterus spurius. ORCHARD ORIOLE.

506.

Mr. George H. Yeaton of Rollinsford has an adult male of this species in his collection, which he killed in his orchard some years since. This is the only specimen of the Orchard Oriole that I have known to be seen here. Its normal range does not extend further north than Massachusetts, where it is only locally found.

Icterus galbula. BALTIMORE ORIOLE.

507.

The Baltimore Oriole or Golden Robin as it is popularly called is one of the few birds that most people know, being brought into prominence by its color, its song, and its pendent nest, so often attached to the swaying branches of our village elms, and reminding us of its charming personality through the long months of its absence. Male Orioles which usually precede the females by a few days, have sometimes come as early as the sixth of May. I have never seen one later than the sixth of September. The majority are gone before the end of August. They feed on such insects as they find in trees—ants, beetles, bugs, etc.—and on small fruits, such as blueberries and black cherries. Occasionally they invade the garden, and commit depredations there. I once opened an August stomach that was filled with green peas. The nest is usually placed so as to be more or less concealed from prying eyes beneath. The young are flying early in July, and in the course of a week or so betake themselves to pastures where berries and insects are plentiful. There the young grow strong, and all acquire a new dress. After moulting, adults frequently return to the elms and orchards, but as a rule the young ones prefer seclusion, and are more often found in out-of-the-way places up to the end of their stay.

Scolecophagus carolinus. RUSTY BLACKBIRD. 509.

The Rusty Blackbird is an abundant and regular migrant. The following extreme dates from my records give an idea of its movements in this locality. Spring, first seen, March 13; last seen, May 2. Fall, first seen, September 29; last seen, October 16. The spring passage often lags, and it is not uncommon for a flock to remain in one locality a week or two, but in autumn they show less inclination to linger.

Quiscalus quiscula æneus. BRONZED GRACKLE. 511b.

Although this blackbird is locally common in this state, this does not happen to be one of the localities in which it breeds. I have seen it here at Durham only when migrating. It is often found in company with other blackbirds, but always in less numbers than either of the other three species. The earliest date that I have observed it is March 12, and the latest October 26, although Mr. Shaw reports an exceptional case where one stayed about the cornfields of Hampton till the middle of January, in spite of the fact that there was more or less snow on the ground for some time before his departure. This species is as omnivorous as the Crow, devouring insects, seeds, grain, or table refuse, with equal avidity. This grackle cultivates the society of man, frequently building its nest in villages when there are ever-green trees suitable for that purpose.

FAMILY FRINGILLIDÆ.

Coccothraustes vespertinus. EVENING GROSBEEK. 514.

The college collection contains a pair of Evening Grosbeaks secured from a flock of sixteen, by Mr. Shute at Newmarket, in 1890. The ordinary range of this species lies west of the Mississippi, and its occurrence here is wholly exceptional.

Pinicola enucleator. PINE GROSBEEK, 515.

The Pine Grosbeak is a regular winter visitant, but its numbers vary greatly from year to year. Some seasons they are abundant from November until April, and again, not more than two or three can be found in a whole winter. While here they feed on seeds of such trees as the white ash and basswood, on buds of various trees and on apples. The proportion of adult males, known by their red color, is small, the great majority being females or young males. They are gentle, unsuspecting birds, and readily come to the orchard and ornamental trees and even closely about the house.

Carpodacus purpureus. PURPLE FINCH.

517.

This finch is a common summer resident that now and then remains all winter, but generally leaves late in October and returns early in April. The only noteworthy record that I have is of a pair which I observed here the fourteenth of February, 1898. They were evidently a couple of wanderers, for certainly no regular migration takes place here in February. The Purple Finch is an eminent vocalist; its morning song, which usually is delivered from the top of some tall elm, being one of the best I hear.

Passer domesticus. ENGLISH SPARROW.

English Sparrows are pretty thoroughly disseminated throughout the state. I find them wherever there is even the suggestion of a village, and a public horse-shed without a flock of them is a curiosity. This village supports two clans of them—one, homing at the lower end, near the old sawmill, and the other in the vicinity of the college. This latter flock has roosted in the clump of pines in the corner of President Murkland's yard for a number of years. It is interesting to watch them retire. Naturally fussy, they are doubly so at bedtime, and it is only after much scolding that they finally settle down for the night. Although most of their food is taken from the street, they are glad to avail themselves of various seeds, when they are to be had without much hunting. I have known them to feed on ragweed seed in company with Redpolls all winter, making it their chief diet. In summer they eat insects to a limited extent. When spring advances the flocks are more or less broken and scattered for the purpose of breeding. Here at Durham they are forced to look out for their own nesting places, as there are not more than two or three bird houses in town. Such as are able select hollow trees, while others construct bulky nests of straw in trees. Last spring I found two pairs located in hollow trees on the college grounds. A pair of Bluebirds contested for one of the holes, but they were unsuccessful. Whenever the Bluebirds came a Sparrow got inside and held the fort till the invaders were repulsed. The usurpation of the customary nesting sites of respectable native birds is the greatest crime that this miserable little Briton is guilty of.

Loxia cuvrostra minor. AMERICAN CROSSBILL.

521.

This Crossbill while not nearly so rare as the next cannot be depended upon to appear at any particular time. During the past year I have recorded their presence on the following dates: April 23,

May 6, August 6, September 24 and November 30. Previous to the first of these dates, I had not observed a single one in three years. They were abundant in the fall of 1899 up to December, when the majority at least went away. I have found them feeding on the seeds of elm, apple, pine, spruce, and hemlock trees. I have known them to live on the seeds of apples taken from a pile of pomace, several weeks in spring. When elm seeds are fallen, they go to the ground, where they appear almost as much at home as sparrows, though ordinarily we find them only in trees. The call note of this Crossbill, which is uttered freely as it flies, is *chip, chip-chip, chip-chip-chip*, in a voice quite like a young chicken's.

***Loxia leucoptera*. WHITEWINGED CROSSBILL.**

522.

This species has a more northern habitat than its near relative, the Red or American Crossbill, and seldom comes to this corner of the state. In the winter of 1899-1900, they came in great numbers, and were abundant from early in December till March, the last one to be recorded in my notes appearing on the fifth of the latter month. It may be readily recognized after a person has become familiar with its notes, which are quite unlike those of the Red Crossbill, being more like those of the Siskin. Indeed its most common cry, "*che-che, che-che*," cannot be distinguished from the similar call of the Siskin, but the Whitewinged Crossbill says "*peep*," now and then, when the Siskin would say "*dear*." During the earlier part of their stay, they feed chiefly on hemlock seeds: later, when hemlock seeds are mostly blown away, they feed on the seeds of the yellow birch.

***Acanthis hornemannii exilipes*. HOARY REDPOLL.**

527.

The Hoary Redpoll is a rare winter visitor from the arctic region. One in Mr. Shaw's collection is the only example of this species that I have found. It is similar to the common Redpoll in size, but very much paler in color.

***Acanthis linaria*. REDPOLL.**

528.

Redpolls are of very irregular occurrence as winter visitants. As a rule, if any come they are abundant, but they do not average to appear oftener than once in three or four years. They usually begin to come in November and remain till late in March. In January, 1899, a flock of about two hundred took possession of one of the college fields, and for two months they were there daily, feeding on ragweed seed. They began to diminish in numbers about the middle of March and I saw

none after the twenty-third of that month. The seeds of the different varieties of birch are largely eaten by Redpolls, and, when the ground is covered with snow, are their main dependence. I have never seen a Redpoll getting seeds from any of our coniferous trees.

***Astragalinus tristis.* AMERICAN GOLDFINCH. 529.**

The Goldfinch, Yellow Bird, or Thistle Bird is a common permanent resident. It is eminently gregarious at all seasons, though in mid-summer when breeding is going on, the flocks are small. It is a bird of the field, pasture, and highway, only going to the woods when driven by hunger, to procure seeds from trees. In summer the males are conspicuous objects where thistles and dandelions are sending forth their plumed seeds. The nest is a neat and compact structure usually built in a maple, and as a rule, near a dwelling. Family cares are delayed till late in the season, July or even August, and I have known young to be in the nest the second week in September. The winter dress is assumed by the first of October and then flocks begin to increase in size. Each flock finds a satisfactory feeding-ground, where ragweed or some other herb with persistent seed abounds, and so long as the food supply holds out, remains pretty closely in its neighborhood. So long as the ground is bare their dark winter suits render them, while gleaning, very difficult to see. The summer dress is not complete till late in May.

***Spinus pinus.* PINE SISKIN. 533.**

The Siskin is another visitant that only appears at irregular, and generally long intervals. It is usually a winter bird, coming in October, and going in April, but I have known it to spend the summer in central New Hampshire, and suspect it visits Durham now and then at all seasons. During the fall of 1899, it was an abundant species here. It is fond of coniferous trees, the seeds of which furnish most of its food till they fall in autumn or early winter, when birches become its purveyors. Its general habits remind one of the Crossbills.

***Passerina nivalis.* SNOWFLAKE. 534.**

Snow Buntings usually appear on the sand-hills near the ocean toward the end of October and remain till the following April. They frequently make more or less extended excursions inland, but rarely remain in any given locality more than a few hours. The southward flight reaches its maximum in November and the majority go north

early in March. While here they feed on seeds of various herbs. December stomachs which I have opened contained only seeds and sand. Their wings are larger than the wings of most finches, and they fly swiftly and easily. The sight presented by a hundred snowflakes as they pass over a level stretch of land, alternately running and flying, is beautiful indeed.

Calcarius lapponicus. LAPLAND LONGSPUR.

536.

The only time in this vicinity that I have observed this species was on the thirtieth of November, 1899, when I saw three at Hampton Beach. With them were Shore Larks and Snowflakes. Of the three species the Longspurs were hardest to approach. They fed largely on the seeds of beach grass, and also when the tide was out, on the shore, though what they found there I did not ascertain. A November stomach taken at Hampton, which I opened, contained seeds. At Plymouth, Mass., in January, 1900, I found them associated with Snowflakes in about the ratio of one Longspur to a hundred Snowflakes. The two fed and flew together. I did not see any Longspurs till after two days of severe weather, when they came with a delegation of Buntings and joined the flock of Buntings that had been staying there.

Poocetes gramineus. VESPER SPARROW.

540.

The Vesper Sparrow is a common summer resident in fields and smooth pastures. Its spring coming depends much upon the weather, as is the case with other early migrants. In 1898 the first record was made March 31; the next year none appeared till April 13; while in 1900 it was the fifteenth of April when I first observed one. It is essentially a ground-bird, nesting and feeding on the ground. Its nest is composed of grass, and placed in a slight hollow. This sparrow is readily distinguished from all our other summer sparrows by the outer tail feathers which show white as it flies, not unlike those of the Junco. Few Vesper Sparrows remain later than October, but I have seen one contentedly hulling ragweed seed on a crust of snow, so late as the fourteenth of November.

Ammodramus princeps. IPSWICH SPARROW.

541.

This sparrow, which looks like a faded, overgrown Savanna, is a regular migrant along the coast. They come to the sand-hills in the latter part of October and the last are usually gone southward early in December. I have found them common in Plymouth, Mass., in

January, where they were evidently wintering. They pass northward in March and April. I have never seen them take other food than the seeds of the coarse grass which grows on the sand-hills.

***Ammodramus sandwichensis savanna.* SAVANNA**

SPARROW.

542a.

In this region I usually find Savanna Sparrows spending the spring and summer on the brackish marshes adjacent to the Piscataqua and its tributaries and also on the sand-hills by the sea. While migrating they frequent fields where ragweed abounds. I have heard them singing their unmusical notes in the Oyster river thatch beds on the eighteenth of April, and have found them plentiful in fields on the twenty-seventh of October. In its ways and general appearance the Savanna resembles the Vesper Sparrow. Both are skulkers, preferring to run out of sight, instead of flying, unless they are approached too closely. The Savanna, however, has no white feathers in its tail, and the yellow line running from its bill back over each eye, when coupled with the distinctly spotted breast, enables a person to identify it after a little patient scrutiny.

***Ammodramus savannarum passerinus.* GRASSHOP-**

PER SPARROW.

546.

The Yellow-winged or Grasshopper Sparrow is very locally distributed, and nowhere common. It is not a "brush" sparrow, preferring on the contrary open fields or pastures, where there is now and then an evening primrose or mullein stalk for it to perch on and deliver its strident apology for a song, which has earned for it the name Grasshopper Sparrow. The only trace of this sparrow that I have found here is a mounted specimen in the collection of Mr. George H. Yeaton of Rollinsford, who occasionally finds it near his home.

***Ammodramus caudacutus.* SHARP-TAILED SPARROW.** 549.

Sharp-tailed Sparrows are common on the tide-water marshes. I have found them abundant at Hampton during the summer, and as late as the fourteenth of October. They are rather difficult birds to study alive, for the reason that they secrete themselves in the tall grass when approached, and lie very low till everything is quiet.

***Zonotrichia leucophrys.* WHITE-CROWNED SPARROW.** 554.

This plainly dressed, yet handsome sparrow is one of our less common species, but it is not so rare as many suppose, for the reason that it loves the seclusion of shrubbery and thus frequently escapes notice.

It is a migrant here, coming from the south the first week in May, and leaving for the north the last week of the same month. In autumn I have not recorded their presence earlier than the twenty-ninth of September, nor later than the tenth of October. Young fall birds do not have the black and white crown of adults, but instead, the entire crown is reddish brown with just a suggestion of a light stripe along the median line. The song of this sparrow is rarely heard here. In the spring of 1900, in common with other birds, they remained in unusual numbers for nearly two weeks. From the thirteenth to the twentieth of May they were actually numerous, and I heard them sing repeatedly. The song began with a whistle as pure in tone as the notes of the White-throated Sparrow, and ended with a vocal diminuendo quite similar to the corresponding portion of the Vesper Sparrow's song.

Zonotrichia albicollis. WHITE-THROATED SPARROW. 558.

White-throated Sparrows, like the last species, are only migrants here, although they breed at no great distance toward the more elevated portions of the state. I have noted them here from the twenty-third of April till the tenth of May, and from the twenty-third of September till the nineteenth of October. The White-throat's song is a clear, mellow whistle, very agreeable to hear, and it is a pity that he sings so little as he passes. In the examination of a stomach from a specimen taken early in May I was able to identify besides some grains of sand, a scarabæid beetle, and a polygonum seed, which had been inadvertently swallowed without being hulled. I have seen them partake of the berries of the black-berried elder (*Sambucus canadensis*) in October. I have noticed what I do not remember to have seen reported about this sparrow, namely, that when on hard, smooth ground it *walks* with almost the gravity of a blackbird, while gathering seeds from underfoot; but when in a hurry, or on grass land, it *hops*.

Spizella monticola. TREE SPARROW. 559.

Tree Sparrows come from the north every autumn between the twentieth and the thirtieth of October—one year their first appearance was on the twenty-second, and twice it has been on the twenty-ninth. The majority are gone southward by the middle of November, but there are always more or less of them to be found all winter. By the first week in April the northward movement is begun, and the last one disappears between the fifteenth and twentieth of that month. It

is interesting to note that the fall appearance of this sparrow is almost precisely on the day that the last Chipping Sparrow leaves us; and also that its disappearance in spring agrees quite as closely with the Chippy's coming, as may be seen by comparing the migration data of the two species. This and the Junco are the only native sparrows found here in winter.

Spizella socialis. CHIPPING SPARROW.

560.

Chipping Sparrows begin to come singly, on their northward movement, these forerunners being followed in a few days by the main body. The earliest date of their appearance that stands on my record is April 15, and the latest April 23. In autumn they are gradually disappearing all through October, adult birds going first. In one instance I have seen two here as late as October 31, both young birds of the year. The next latest record that I have is of a single immature specimen, found with a flock of Tree Sparrows and Juncos feeding on gray birch seeds October 23. This sparrow has become attached to cultivated land, and places more confidence in mankind than any other bird in our avifauna. It nests in every orchard, and frequently builds in some convenient situation about the house, attending to its family cares quite unconcerned by the proximity of people.

Spizella pusilla. FIELD SPARROW.

563.

This common summer resident, notwithstanding its trivial name, belongs to pasture lands, where sweet ferns and similar shrubbery abound. It has a sweet plaintive whistle, consisting of three or four well sustained notes at about the same pitch, which finally run into a rising trill, diminishing into silence. The nest is made wholly of grass stems and placed indifferently in a bush or on the ground. They feed on the ground as a rule, though I have seen them eating gray birch seeds in September. The period of its residence here is the same as that of the Chipping Sparrow.

Junco hyemalis. SLATE-COLORED JUNCO.

567.

The Junco is best known as a spring and fall migrant, but a few always spend the winter here in suitable places. October 5 is the earliest fall record of its coming that I have made; this has twice been the date of its appearance. Few remain after the middle of November. The spring flight begins early in April and is nearly over by the twentieth of that month. In a single instance I have seen a female

here as late as the first of May. They breed on mountains all over this state, and I should expect to find them in summer not farther away than the Blue Hills in Strafford. They are eminently social and may be found in flocks, even in the breeding season, on their chosen summits. I have seen three "sports" of this species, all similar, having heads and necks partly white.

Melospiza melodia. SONG SPARROW.

581.

The Song Sparrow is our most abundant summer resident. It comes early and goes late, keeping very close to the limits of winter. They are here in March as soon as there is a relaxation of cold weather, and sing fervently in spite of their dismal surroundings. I have known them to be here on the eleventh, and again they have not shown themselves till the twenty-fourth of that month, when the weather has been unfavorable. They follow the coast in their migrations, and are to be found near the ocean much longer than elsewhere in this latitude. Indeed, I should not be at all surprised to find them wintering in some sheltered run at Hampton. I have found them in winter at Plymouth, Mass., in considerable numbers. Their latest fall occurrence that I have noted here is November 30, which is more than a month after they cease to be common. Song Sparrows live on moist land, and a majority are found in close proximity to water. Every run, fresh or brackish, harbors them, and the same is true of swamps and meadows. Though they usually build their nests on the ground, when there is a wet season and the meadows they inhabit are inundated, instead of going to higher ground, they simply take to the bushes and build their nests there, high and dry. The name of this sparrow was advisedly chosen, for excepting the Fox Sparrow, whose voice is but rarely heard in this latitude, its song is unexcelled in the kingdom of New England sparrows, and no other prolongs its singing season to any such extent.

Melospiza lincolni. LINCOLN'S SPARROW.

583.

Lincoln's is the rarest sparrow that regularly migrates through this territory. I have a single specimen, the only one I ever saw alive, which I found in a young growth of deciduous trees in Newmarket, near Great Bay, on the thirteenth of May. It was hopping about on the ground, and on first sight I took it to be a Song Sparrow—the two species look almost precisely alike on the back—but a view of its breast revealed its identity. Its breast has a tinge of buff, and is but

lightly spotted, wholly lacking the heavy central blotch so conspicuous on the Song Sparrow. Mr. Shaw of Hampton has a specimen which he found feeding in his field.

Melospiza georgiana. SWAMP SPARROW. 584.

This species is often associated in its summer haunts with the Song Sparrow. Though common, it is not generally well known because it lives so exclusively in dense tangles of brush in swamps, and is so retiring in its disposition as to be difficult to become acquainted with. In the breeding season it is noisy but unmusical; at other times it is usually silent. It comes north a week or so later than the Song Sparrow, and goes south between the twentieth and the twenty-fifth of October.

Passerella iliaca. FOX SPARROW. 585.

Fox Sparrows are spring and fall visitants, abundant in their season, yet keeping so closely in woods and bushes as to pass unobserved by the majority of people. I have seen them here in numbers on the sixteenth of March, and have found them still common on the ninth of April. While it is difficult to state exactly just when such retiring birds come and go, one may always expect to find them during the last week in March and the first week in April. In the fall I have observed them on various dates between October 21 and November 13. They are not very particular as to what sort of woods they stay in, provided there be plenty of branches near the ground. In the spring of 1898, which opened early and gave us mild weather during the latter half of March, Fox Sparrows sang freely. This song is similar in character to that of the Vesper Sparrow, but is louder and clearer, being delivered with a force suggestive of a Purple Finch.

Pipilo erythrophthalmus. TOWHEE. 587.

The Towhee, or Chewink, as it is quite as often called, is an abundant summer resident. In looking over its record for the last three years I find that its spring coming has occurred with an unequaled regularity. Each year they came on the thirteenth of May. The majority leave about the first of October, but I have once recorded an adult male on October 15. Its entire stay is passed among bushes and briars. Its nest is built on the ground, usually in the shelter of a bush. The voice of the male is agreeable, though its notes are so abruptly delivered that they can hardly be called melodious. When singing, he is accustomed to resort to a somewhat elevated perch.

Like sparrows in general, Chewinks eat seeds, chiefly, though in summer when they are scarce and insects abundant, grasshoppers, beetles and other insects are eaten to a considerable extent. A single stomach from a young male taken August 10 contained principally blueberries, but there were also remains of a grasshopper, a beetle, and some kind of bee or wasp.

Habia ludoviciana. ROSE-BREASTED GROSBEAK. 595.

This worthy bird has a triple claim on the goodwill of mankind. It is handsome; it is a melodious singer; and it eats potato "bugs." Therefore, from both practical and æsthetic standpoints it deserves every kindness. Unfortunately its distribution is somewhat local, and it is nowhere abundant in our state. I have found no evidence of its breeding here in Durham, and have only seen an occasional male in May, though of course a pair are likely to locate in this vicinity any summer. I have found them rather common at Exeter, in the village elms and adjacent orchards. May 14 is the earliest date on which I have noted it, and I have yet to see one after the first of September, though they may remain later than that for aught I know.

Cyanospiza cyanea. INDIGO BUNTING. 598.

Indigo Birds appear quite regularly within a day or two of the middle of May, and throughout the summer are fairly common in suitable localities. The southward movement takes place about the middle of September, and I have not seen any after the twenty-sixth of that month. They feed on insects and seeds in proportion, varying with the time of year. One August stomach which I have opened contained remains of one beetle and many seeds. After the corn has become "tasseled" it affords a favorite refuge for Indigo Birds, and in August and September they are oftener found in cornfields than anywhere else. The sexes differ widely in habit; males sing in conspicuous places and never attempt to secrete themselves, while their sober-colored mates are always skulking about in the bushes. They build their nests in bushes not far from the ground. Mr. Shaw of Hampton states that he once saw a set of Indigo Bunting's eggs which were speckled, but that was an exceptional case, as they are ordinarily unmarked. The Indigo Bird enjoys hot weather. He does not sing early in the morning as most birds do, but waits till the sun is high, when, from the top of a tree where the full heat of noon beats down upon him, he repeats at short intervals his drowsy song.

FAMILY TANAGRIDÆ.

Piranga erythromelas. SCARLET TANAGER.

608.

Scarlet Tanagers are more common than is generally supposed by people unfamiliar with their notes and habits. They frequent deciduous woods as a rule, where, among the foliage, even the flaming red of the male ordinarily escapes notice. In the spring of 1900, which was late and cold, an unusual number of them were noted by all observers. At one time I saw no less than three males in the maples in front of Thompson hall. The prolonged cold prevented insects from coming out of hibernation at the usual time, and also delayed the hatching of their eggs, so that birds were reduced to sad straits for food. I even saw Tanagers hopping forlornly about the fields, searching for something to eat. Tanagers begin to arrive from the south the first week in May, and most of them are gone by the first of October. They moult twice a year like Bobolinks. In August the males begin to show green patches on their red coats, and before September is gone there is not a red feather to be seen. I have a male in my collection, taken here on the fifth of October, which has the black wings and tail of the nuptial dress but otherwise is entirely olive green. This Tanager's song in tone and syllables is like the Robin's, but it is far more hurriedly delivered. When a person has learned the Tanager's song and call note, *chip, churr*, he will have little trouble in finding him.

FAMILY HIRUDINIDÆ.

Progne subis. PURPLE MARTIN.

611.

Martins are strangely local, and while many villages and farms are favored by their presence, Durham is not. They have quite abandoned their early habitations in hollow trees, and now depend on artificial retreats for nesting sites. They have several virtues, according to human standards, among which are good looks, a propensity for catching winged insects, and an antipathy for hawks, exceeded only by Kingbirds. They also have many interesting ways, especially in their courteous intercourse with one another, that bird lovers find entertaining. It is not strange then that more houses are erected for their benefit than are occupied. They begin to appear about the twentieth of April, and by the end of that month are all back at the

old stands. Although exceedingly particular in the selection of tenements, they often visit houses which they have no intention of occupying, to the anxiety of the existing tenants. Tree Swallows and Bluebirds are thus often called to resist them, but never for long at a time. I observed an extraordinary case of this sort last June in Northwood. As I was passing a house I noticed a commotion among some Martins and Cliff Swallows. On stopping to ascertain the cause I found that the swallows had built several nests on the moulding under the eaves, and that the Martins were uninvited guests. A Martin had taken possession of one nest, and with his head sticking out of the entrance was talking volubly in a manner that made me feel certain his remarks were not less insolent than his act.

Petrochelidon lunifrons. CLIFF SWALLOW.

612.

Owing to their extreme gregariousness Cliff Swallows are very unevenly distributed. One farmer's barn may have half a hundred nests ranged along beneath the eaves, while the barns of his neighbors are destitute of them. They begin to come from the south early in May—the fifth is the earliest I have noticed them—and are very soon engaged in repairing their curious mud nests. The majority leave early in August, and I have never seen one later than the twenty-second of that month. In their habits and looks they resemble Barn Swallows, though they lack the forked tail of that species, but are always readily identified by the brown spot on the rump.

Chelidon erythrogastra. BARN SWALLOW.

613.

Barn Swallows are more abundant than any other species of their family and are quite evenly distributed. They have not the eminently social nature that belongs to the Cliff Swallow, neither have they the intolerance for others of their kind, which the Tree Swallow exhibits in the nesting season. A barn or shed is quite as likely to shelter a single pair as more, though several pairs frequently live together in harmony. I have known them to come as early as April 20, but more often it is a week later than this before they appear. They are the last of our swallows to depart in autumn, though they are all forced to go comparatively early on account of a lack of flying insects, which constitute the major part of their food. Only stragglers remain after the first week in September. My latest record is September 17. .

Tachycineta bicolor. TREE SWALLOW.

614.

The White-bellied, or Tree Swallow, is the earliest of its tribe to arrive in spring, coming when the weather is suitable as early as the fourth of April, according to my notes. It still nests, now and then, in old woodpecker holes, but not as a rule. A bird house is more to its liking, and even a rat hole in the roof of a dwelling answers all purposes. It is a good fighter and engages in many a conflict, both offensive and defensive, with English Sparrows, Bluebirds, and Martins before they are all settled. They do not employ mud in nest building, as Barn and Cliff Swallows do, but limit their materials to dry grass and feathers. Soon after the young are strong, which is about the first of August, they all disperse and only an occasional one is seen afterward, usually accompanied by Barn Swallows. The latest flight that I ever saw passed in a scattered flock over Hampton marshes September 5, 1889.

Riparia riparia. BANK SWALLOW.

616.

I do not know that there is a family of Bank Swallows in this vicinity. Certainly Durham clay is not what they require for mining purposes. The fact that they are the most local of the swallow family is undoubtedly due to the comparative rarity of sand banks of suitable consistency for safe tunneling. I have never had an opportunity to observe the time of their coming, though I have sometimes seen them in company with other swallows toward the end of summer, but never later than the twentieth of August. Bank Swallows are not always easy to distinguish from female Tree Swallows, but a Tree Swallow does not have the dusky bar across its breast that is always present on the Bank Swallow. The nest is a slight affair composed wholly of grass, the cavity containing it varying in length from eight to eighteen inches.

FAMILY AMPELIDÆ.

Ampelis cedrorum. CEDAR BIRD.

619.

Cedar Birds are usually reckoned with the summer residents, but they are quite able to withstand the cold of winter, and sometimes do so. On the tenth of February, 1900, I saw a flock of twenty-eight, contentedly preening themselves in an apple tree near Thompson hall, after a meal of red cedar berries from trees near by. On the fifteenth

of the following March I saw thirty-five, dividing their time between eating cedar berries and whispering together in some gray birches. As a general thing, however, they are not seen much after the middle of October, and do not appear again till about the tenth of April. They are gregarious at all times. Before bird-cherries and other early small fruits are ripe, they stay for the most part in the vicinity of water, where they perch on exposed branches and dart out after passing flies and other insects with considerable address. They delight in gluttony, and when fruits are fit for eating, they gorge themselves to the full. Parental duties are delayed till July, when they are prosecuted with such dispatch that young and old are shortly companions at the choke cherry feasts, the blueberry feasts, the black cherry feasts, and all the other feasts that are daily enjoyed. Graceful, indolent, beautiful, soft-voiced epicures—they are the tip-tops of feathered aristocracy.

FAMILY LANIIDÆ.

Lanius borealis. NORTHERN SHRIKE.

621.

This shrike is a winter visitant, coming south in November and going north in April. Though the southward wave of migration passes us, stragglers are occasionally seen throughout the winter. I have found them near water oftener than elsewhere. Though they sometimes pursue small birds, insects form the main element of their food. They are accustomed to perch on a stake or a lone tree, which affords them a good outlook, and scan the ground for insects.

Lanius ludovicianus. LOGGERHEAD SHRIKE.

622.

The Loggerhead is an occasional summer resident, most likely to be seen in August after the young are on the wing and scattered abroad. Its general habits are like those of the Northern Shrike, which it resembles also in color, but differs from in size, being smaller. Its nest, which is likely to be found in an apple or other scrubby tree, is a well made structure of sticks, lined with soft materials, quite creditable to the builder. There need never be any confusion in the mind of an observer as to which of the two shrikes he sees, as this species is seen only in summer, and the other only in late autumn, winter, or early spring.

FAMILY VIREONIDÆ.

Vireo olivaceus. RED-EYED VIREO.

624.

The familiar Red-eye is an impartial seeker in woodland, orchard, and shade tree. Its song is a constant reminder of its presence at all times of day from May until August. Its spring coming varies considerably. For the last three years its record stands: May 13, May 8, May 24. The latest fall record that I have is September 15. The food habits of this vireo are of especial interest to the agriculturist, as it is one of the few birds known to destroy hairy caterpillars. Its nest, which is suspended between the forks of a low branch, and sometimes surprisingly near paths or highways, is usually largely composed of birch bark, though in one instance I have known newspaper to form a considerable part of the structure. The song and call notes, when once learned, furnish the readiest way of distinguishing the vireos from one another. When near at hand, the narrow black and white lines above the eyes of this species serve to identify it.

Vireo gilvus. WARBLING VIREO.

627.

Warbling Vireos are less abundant here near the sea in summer than a few miles inland, though they are very common during the migration seasons. They are essentially village birds, preferring the maples and elms of the street to any other situation. There they sing early and late as they flit from branch to branch, twisting their necks this way and that, while peering in every direction for such insects and larvæ as infest foliage. They nest in town also, but select high sites where the dangerous small boy cannot go. I have recorded their spring coming on different dates between the fourth and the tenth of May; and their latest appearance has varied from the eleventh to the nineteenth of September. The nest of this species is pendant like that of all the family, but ordinarily placed much higher above the earth.

Vireo flavifrons. YELLOW-THROATED VIREO.

628.

The Yellow-throated Vireo breeds regularly at Hampton and more or less commonly at Exeter, but it is infrequently seen here at Durham, even in the migrating seasons, though it ought to be found nesting occasionally. I have usually found it near water, searching the foliage of deciduous trees. The earliest date on which I have noted this species is May 18, and the latest August 29. Two May stomachs which I have opened contained coleopterous, hemipterous, and hymenopterous insects.

Vireo solitarius. BLUE-HEADED VIREO.

629.

The Blue-headed Vireo appears to be only a migrant in this immediate locality, at least it is not ordinarily to be found here in the nesting season, though in August it is often very common. However, one need not go more than twenty or thirty miles back from the coast to reach its regular summer haunts. It is the first vireo to come north. Even before the buds have swelled appreciably, the bold song of the Blue-head may be heard in the woods. I have twice recorded its presence on the twenty-seventh of April. Its migrations are conducted so leisurely that we find them here nearly a month in spring, and considerably more than that in autumn. Though lovers of woods they are fond enough of town life, where there are plenty of trees. In the old elms of Exeter they are common during the autumnal movement. I have not recorded them later than the twenty-fifth of September.

Vireo bellii. BELL'S VIREO.

633.

On the nineteenth of November, 1897, a cold, cloudy day, while driving along the road leading to Piscataqua bridge, my attention was attracted by a small dull-colored bird. It appeared to be chilled, as it fluttered from twig to twig of a tangled growth of poison ivy that overrun an old wall by the roadside. Such a bird was altogether out of season, and I immediately decided upon a post mortem examination as the only sure means of determining its identity. It proved to be a specimen of Bell's Vireo, a species normally found on the prairies and hitherto unknown in New England. Its mounted skin is now in the college collection. In size this vireo is much smaller than any of its kind ordinarily found here. Its general appearance is not unlike that of the Ruby-crowned Kinglet, the main difference being that it has no white eye ring, no scarlet crown patch, and that its bill is plainly after the vireo type—much stouter than a kinglet's. Its throat and breast are also of a somewhat lighter shade.

FAMILY MNIOTILTIDÆ.

Mniotilta varia. BLACK AND WHITE WARBLER.

636.

This very common warbler has been seen here as early as the twenty-seventh of April, though more often it makes its appearance during the first week in May. The males usually arrive first, being followed in a few days by the females. By the middle of May they are

paired, though it is often two weeks or more before family cares begin in earnest. The latest record of this bird's presence that I have, is September 15. A stomach from a Black and White Warbler which was found dead at Thompson Hall in May, 1900, contained only the remains of small beetles. This warbler's peculiar habit of creeping about the trunks and larger branches of trees sets it somewhat apart from the rest of its family. It prefers evergreen woods as a rule, though it is by no means uncommonly seen on deciduous trees.

***Helminthophila chrysoptera.* GOLDEN-WINGED**

WARBLER.

642.

According to all the authorities that I have been able to consult, this species has not heretofore been reported from New Hampshire. I have in my collection a male taken in some low bushes by the mill-pond here at Durham, May 24, 1898, which is the only specimen of this warbler that I have seen alive. It is regularly found in certain localities in eastern Massachusetts, and is pretty certain to be noted here occasionally. Its song, a monotonous "see-see-see-see," is harsh, and so unlike the notes of our other birds, that a person with some knowledge of songs in general will be quick to apprehend its presence in spring.

***Helminthophila ruficapilla.* NASHVILLE WARBLER.** 645.

This warbler is very common, and readily observed during the spring migration, for then the male devotes considerable time to singing. It frequents sprout land and bushes, rather than woods of larger growth. I have recorded its appearance from the fourth to the eleventh of May. The flight lasts a week or ten days. A few remain to breed. Mr. Shaw has found one nest at Hampton.

***Helminthophila celata.* ORANGE-CROWNED WARBLER.** 646.

In "New England Bird Life," Vol. I, p. 119, it is stated that this warbler has been found at Hollis and the Isles of Shoals. At the latter place, a female was taken September 9, 1877.

***Compsothlypis americana usneæ.* NORTHERN PARULA**

WARBLER.

648a.

The Parula, or Blue Yellow-backed Warbler, is a local summer resident, common spring and fall. Its date of appearance is quite constant. In three successive years, it has come on the eleventh, thirteenth, and twelfth of May, respectively. The latest date on

which I have observed it is September 13. Four *Parula* stomachs which I have opened, contained hemipterous, coleopterous, hymenopterous, and dipterous insects, beetles predominating. The hemiptera were capsids and tingitids, and among the coleoptera were a cerambycid and several chrysomelids. In addition, one stomach contained a spider and two lepidopterous larvæ. This warbler is usually found in well grown, mixed woods. It has been found nesting at Hampton, by Mr. Shaw, who has a nest in his possession. To one unacquainted with the architecture of this warbler, such a nest is a curiosity. It is constructed of the long, stringy moss (*Usnea*) that is found suspended from the branches of trees in swamps, by winding it loosely around a branch. The eggs are deposited in the "slack" underneath.

Dendroica æstiva. YELLOW WARBLER.

652.

Yellow Warblers are here sometimes by the fourth of May, and from then on till September they are abundant in the neighborhood of fresh water. They frequent deciduous trees and bushes, and exhibit little of the shyness so characteristic of many warblers. The nest, which is composed largely of cottony materials, is placed in an upright fork, usually near the ground but occasionally at a considerable height.

Dendroica cærulescens. BLACK-THROATED BLUE
WARBLER.

654.

This species is only a migrant, and generally is rather uncommon. If an observer searches diligently from the fifteenth to the twentieth of May, he is usually able to see two or three. Though it is essentially a woods bird in its summer home, in the higher portions of this state, I have found it here in roadside trees quite as often as in the woods.

Dendroica coronata. MYRTLE WARBLER.

655.

The spring movement of this abundant migrant goes on so quietly and with so little show of numbers that one is led to marvel at the army of Yellow-rumps that overrun the orchards and pastures in October. I have seen them here in spring as early as March 5, but that is exceptionally early, and frequently it is a month later than that, before the migration is well in progress at this point. The last of them go northward about the middle of May. I have noted them plentiful as late as on the eleventh of that month. My earliest fall record is

September 19. They become abundant within a day or two of October 1, and continue in great numbers for two weeks. By the twentieth of October the majority are gone, though a few remain till the first of November, and I have seen one at Hampton, in company with Tree Sparrows, as late as November 30. A fortunate versatility of appetite enables them to change their diet when the supply of insects wanes. Their chief food while here consists of bayberries. Stomachs of late spring and early fall specimens contain little besides insects, but nearer the extremities of winter, these berries are eaten to a great extent. After the arrival of the large flocks in the fall, they almost constantly remain in the vicinity of patches of bayberry bushes. I have also observed them eating these berries in spring, even as late as the sixth of May.

Dendroica maculosa. MAGNOLIA WARBLER.

657.

The Black and Yellow or Magnolia Warbler usually arrives between the tenth and sixteenth of May, and for a week or ten days is fairly common. It is one of the most vivacious of this active family, and is proportionally difficult to study in the field. It prefers evergreen trees or shrubbery, and generally is seen not far above the ground. This species does not breed here though it is a regular summer resident nearer the White Mountains. The autumnal movement is accomplished early, so silently that it often escapes notice altogether.

Dendroica pennsylvanica. CHESTNUT-SIDED WARBLER. 659.

Chestnut-sided Warblers are common summer residents, having a preference for deciduous shrubbery and sprout land. I have noted their appearance on the eleventh of May and within two or three days of the arrival of the first comer they are usually plentiful. The nest is placed in the fork of a bush, near the ground, often in one of those tangles of brush and bushes which follow the clearing of a wood-lot. Early in September they fall in with the great troop of migrating warblers, which surge through our woodlands, and all together are soon off on their long journey.

Dendroica castanea. BAY-BREASTED WARBLER.

660.

Bay-breasted warblers are regular migrants, but they are so few, that the best observers often fail to observe them as they pass. In three years' residence in Durham, I have seen but one, and that was on the twentieth of May. There is a week, beginning according to

the season, between the twentieth and twenty-fifth of May which might well be designated as "warbler week." Then, for a few days, the woods seem to be alive with them, and whoever will study warblers will miss his main chance if he is not in the woods at sunrise. Let him go along the eastern margin of low woods, keeping just outside, on grassland or in the highway where he can move about without making much noise, and the birds will come to him to enjoy the warmth of the rising sun, and moreover to catch the insects that are active here before those deeper in the woods are astir. The few Bay-breasted Warblers that I have seen were all discovered in the way I have just advocated. They have always been in company with other warblers, but I have never seen more than one at a time.

Dendroica striata. BLACK-POLL WARBLER.

661.

Black-polls are common spring and fall migrants. They come between the twentieth and the twenty-fifth of May—that is, simultaneously with the Bay-breasted and Canadian Warblers, but they are far more abundant than either of the latter species. Spring migrants are oftener found in apple or maple trees on cultivated land, than in the woods. But in the fall I have usually seen them among gray birches and other more or less scattered pasture trees. I have found them here in autumn from August 31, until October 4. The young birds have no black on the crown, and are suffused above and below with a yellowish tinge, which renders them so unlike the adult male, the one usually seen in spring, that they are not readily recognized.

Dendroica blackburniæ. BLACKBURNIAN WARBLER. 662.

In point of numbers, Blackburnian Warblers rank among the scarcer species but from the standpoint of beauty, none excel it. The males come first, and while they are often solitary, I have seen no less than six in the same tree at once. My earliest record of this warbler's occurrence here in spring is the eleventh of May. As a rule they frequent evergreen woods, hemlocks and spruces preferred. They breed sparingly in the central portion of this state, and very probably do so here, though I have no data to this effect.

Dendroica virens. BLACK-THROATED GREEN WARBLER. 667.

There is still snow in the woods, and the leaves are still in bud, when the song of this common summer resident is first heard in the spring. Its earliest appearance that I have recorded was on the fifth

of May. In autumn it remains well into September, and in one instance I have seen it on the thirtieth of that month. Though it shows a marked preference for pine woods, its nest is sometimes found quite away from them. I have a nest that was built in an apple tree, and Mr. Shaw tells of one which he found at Hampton in a barberry bush. The song of this warbler is always of the same character, yet subject to more or less variation. It is a familiar sound to everybody accustomed to roaming afield in the springtime.

***Dendroica vigorsii*. PINE WARBLER.**

671.

Pine Warblers begin to appear in spring as early as the fifteenth of April, thus being second on the list of warblers taken in the order of their coming, the Myrtle Warbler being first. For the first few weeks after its arrival it may be seen in all sorts of trees, in all sorts of situations; but after the weather has become warm, it retires to the pines for the summer. It is frequently given to searching the crevices in the bark of trees, and then falls into the manner of the Black and White Creeper. Its dull color and quiet ways render it one of our most inconspicuous warblers, while its song, which can hardly be told from a Chipping Sparrow, will not disclose it to one not already acquainted with it. It is a regular summer denizen of such pines as lie north of the college reservoir. I have known it to remain in autumn till the thirtieth of September.

***Dendroica palmarum hypochrysea*. YELLOW PALM WARBLER.**

672a.

This species, which is only a migrant, is fairly common spring and fall in fields and pastures. Unlike others of this family with which we are familiar, Palm Warblers love the ground and are generally seen either on or near it. I have observed them repeatedly in the pasture back of Thompson hall, now on the grass and again in the barberry bushes or scrub apple trees, searching actively for insects. Their longest stay in any one spring that I have observed extended from the seventeenth of April to the eleventh of May. In a single autumn I have recorded their presence from September 20 to October 1. The stomach of a specimen of this species taken in May contained May-flies, leaf, and other undetermined beetles, a fly (*muscid*) and the remains of a hemipterous insect which I could not identify.

Seiurus aurocapillus. OVEN-BIRD.

674.

The Oven-birds come with such regularity each spring that I have come to regard the eleventh of May as their schedule date for arriving. I have not seen them in the fall later than the twenty-third of September. They belong to dense woods, regardless of the kind of trees, as they look for subsistence to the earth in particular. They walk over the fallen leaves with an energetic dignity that is quite amusing, and their quaintness is even greater as they parade up and down a naked branch after being disturbed, with tail beating time. Their song, when delivered in full volume, has a piercing quality that is well-nigh distracting if a person is listening for some other sound. The Oven-bird gets its name from its nest, which is built on the ground and roofed with leaves and twigs, so that it is difficult to discover unless one sees the old bird leave it.

Seiurus noveboracensis. WATER-THRUSH.

675.

The Water-Thrush, Water Wagtail, or Water Accentor, as it is variously termed, is always found near water, either by a brook or on the wooded shore of a pond, or in a swamp. It is in the swamps as early as the thirtieth of April, but difficult to find when silent, and when the season of song is over one may as well look for a needle in a haymow as for Water-Thrushes. I have never seen one later than the twenty-sixth of September. I have found them in the breeding season in the swamps of Barrington and Lee, and during the fall migration they usually visit the little brook in the rear of Thompson hall, and often remain there in September for a fortnight. Like the Oven-bird it is accustomed to *walk* when on a smooth surface, yet it *hops* from rock to rock, or from branch to branch, as readily as a sparrow. It feeds from the margins of pools and brooks, and frequently takes bits of food that are floating on the surface. The incessant wagging of its tail suggests an agitated sandpiper.

Geothlypis agilis. CONNECTICUT WARBLER.

678.

If one knows just when and where to look for this warbler I believe it is not difficult to find, but otherwise there are several obstacles to its discovery. In the first place it looks so much like a female Maryland Yellow-throat that it would pass for one unless seen under very favorable circumstances: further, it keeps close in the shrubbery, and will hide if approached closely enough for a good look; and still further

it comes to us only in the fall, the season of silence when the eye is almost unaided by the ear, and so many birds pass unheeded. It is to be distinguished from the Maryland Yellow-throat by its white eye ring, and by the sides of its breast, which are heavily shaded with olive. September 23 and October 11 are the earliest and latest dates on which it has come to my notice.

Geothlypis philadelphia. MOURNING WARBLER. 679.

The Mourning Warbler is a migrant so rare that very few observers ever see one. I have never seen one living. Miss Mary Calef of Exeter has shown me the skin of a male caught there by a cat sometime during the first week in June, 1900, which is the only evidence of its presence that I have been able to find.

Geothlypis trichas. MARYLAND YELLOW-THROAT. 681.

Of all the warblers found here, none are so numerous as the Maryland Yellow-throat. There is hardly an alder run or a briar patch that does not harbor at least one of these little pessimists. They love a water-course for its insects and sheltering tangles, and go where you will in this region of creeks and brooks the fussy challenge and black mask of the Yellow-throat is sure to greet you. As one regards the little imp scolding vociferously at being interrupted, it almost seems as if he would not look on the bright side of life, even if he had to close his eyes to avoid it. But when, all undisturbed, he feels an impulse to sing and rises to some half-prominent twig to utter his cheerful little song, he seems quite a different bird. It is surprising to note the variations in this song in different localities. The voice is always the same, but the composition and accent is sometimes unrecognizable. My earliest spring record for this species is May 11. They are abundant up to the middle of September, and sometimes linger till October 1. Of two stomachs of this species, one taken August 30 and the other September 24, neither contained any vegetable matter. Their contents included spiders, dipterous larvæ, coleoptera, hymenoptera, and hemiptera. The nest is usually placed near water in a tuft of grass. It is hard to find, unless the bird is seen carrying material for its construction or to feed her young.

I once saw a Maryland Yellow-throat which I thought was amply justified in complaining of its lot.

It was an immature male which I found spending the winter at Plymouth, Mass. I was surprised to hear the familiar plaint, one

chilly morning in December, so far north. The sound came from a patch of rank weeds, where a number of Song and Tree Sparrows were gleaning a breakfast. I investigated, and sure enough, there was a Yellow-throat chumming with the sparrows, though what he found to eat, I do not know. On New Year's day the weather became decidedly cold. Three inches of snow fell during the day, the ground had previously been bare, and the thermometer went down to four degrees above zero, Fahrenheit, that night. The morning of the second, brought rigorous weather. A gale from the north was so severe that three schooners went ashore in the harbor, and the mercury was still near the zero mark. I went in search of the colony of birds I had been watching from day to day. The sparrows were in the lee of the sand-hills unconcernedly getting breakfast, but what of their warbler companion? I found him at last, at the top of a bluff, facing the east and overlooking Cape Cod Bay. A bleaker scene would be hard to find; yet here, on a few inches of bare frozen earth, sheltered by some dead grass that was still standing, was our pilgrim. Probably for the first time in his life he was silent when there was a man in sight. He was evidently very cold, but he hopped about in a determined way, as if he meant to stick it out till spring, come what would, and I presume he did so, for the snow was gone in a day or two under the influence of ocean air, and there was not another bit of weather like that all winter.

Wilsonia pusilla. WILSON'S WARBLER.

685.

Wilson's Warbler, or Wilson's Black-cap, is one of the less common migrants that traverse this section, semi-annually. They frequent alders, willows, and other trees which grow in wet places. I have usually observed them along the course of the brook between Thompson hall and the mill-pond. I have seen them for the first time, two different years, on May 13. The first arrivals that I have seen have been males, the females coming somewhat later, at least as late as the twenty-ninth of May, on which date I have observed one. I have never noted their fall passage. The stomach of a specimen taken late in May contained remains of a spider and various insects, among which I could recognize characteristics enough to identify a lampyrid beetle, a small neuropter, and the dipterous families: *Muscidae*, *Psychodidae*, and *Cecidomyiidae*.

Sylvania canadensis. CANADIAN WARBLER. 686.

If one searches lowland woods from the eighteenth to the twenty-fifth of May, he may form a passing acquaintance with the Canadian Warbler, otherwise he is not likely to meet it in this locality. At that time it is by no means rare. It is usually seen in company with other warblers that arrive at the same time, though apparently rather from a common impulse, than a real social instinct. While it is only a migrant here, one does not have to go more than thirty or forty miles toward the mountains to reach the outskirts of its breeding range.

Setophaga ruticilla. AMERICAN REDSTART. 687.

The Redstart is an abundant summer species, inhabiting thickets and woods, usually in the vicinity of water. Like the two preceding species, it is a fly-catching warbler, subsisting to a considerable extent upon flying insects. The males are often here by the tenth of May, and the females follow a few days later. The nest is a dainty cup-shaped affair, usually built in an upright fork of a small deciduous tree. Redstarts are generally all gone by the end of September, though I have on one occasion noticed an adult male on the fifth of October.

FAMILY MOTACILLIDÆ.

Anthus pensilvanicus. AMERICAN PIPIT. 697.

Pipits, or Titlarks, are abundant during their migrations, but are most noticeable in autumn, when they are to be found on the salt marshes almost continually from September 15, the average date of their arrival, till the middle of October. Their maximum numbers are reached during the first week in October, when the first cold snap sends the main host toward a warmer climate. Although the smoothly mown marshes around Great Bay and along the seaboard are their favorite feeding grounds in this region, it is not uncommon to see them running about cornfields after the corn is cut and shocked. A specimen shot in a cornfield late in September had eaten eggs of some undetermined insect, a larval fly, a click beetle, and ten snout-beetles belonging to the family *Otiorhynchidæ*.

FAMILY TROGLODYTIDÆ.

Mimus polyglottos. MOCKINGBIRD. 703.

I am able to add the Mockingbird to this list on the strength of an immature specimen killed at Hampton, August 24, 1900, and now in the possession of Mr. Shaw. This bird was evidently a young of the year, and showed no indications of having been caged. The occurrence of a mockingbird in New Hampshire is extraordinary, although I have been informed that a pair bred regularly near Worcester, Mass., some years since, and for aught I know, still do so.

Galeoscoptes carolinensis. CATBIRD. 718.

Almost every alder run and leafy thicket furnishes a summer home for Catbirds. May 7 is the earliest date I have set down for their coming—the average time being four or five days later. Insects form their chief diet until the ripening of berries and other small fruits, which then take a prominent place on their menu. They go to the earth for insects, but sing from a tree top, and the nest, which is a coarse, bulky structure, is built in a bush or sapling. After the early frosts come, Catbirds seek such moist runs as are in the shelter of pines or other dense trees, where they stay well into September, and I have known individuals to remain till the tenth of October.

Toxostoma rufus. BROWN THRASHER. 705.

The period of the Brown Thrasher's residence with us is practically the same as that of the Catbird, my earliest record being May 8, and my latest, October 10. Its food consists of insects, fruits, and seeds according to the season. A May specimen which I once examined had eaten a beetle, a smooth caterpillar, and a small snake. It makes its home in upland thickets, preferring dry to moist soil. Its nest is usually built in some dense bush, often a solitary one, such as a scrub apple tree, a barberry, or a thorn bush, though it is not infrequently placed on the ground. The extensive tracts of pasture land covered with juniper and barberry bushes, in this vicinity, offer famous retreats for Thrashers.

Thryothorus ludovicianus. CAROLINA WREN. 718.

In the second edition of Minot's "Land and Game Birds of New England," Mr. Brewster cites a record of the occurrence of this wren at Rye Beach, as follows: "Mr. Spellman has also reported (Bull. N. O.

C., Vol. VI., 1881, p. 54) seeing two birds, one of which he shot, at Rye Beach, N. H., August 7, 1880." Of course this is considerably north of the normal range of the Carolina Wren, yet I have reason to believe that if New Hampshire ornithologists keep a sharp lookout, its occasional presence is likely to be announced anywhere in the southern or central portions of the state.

Troglodytes ædon. HOUSE WREN.

721.

While House Wrens are likely to be found breeding anywhere in this locality, at the same time they are actually so scarce as to be almost rare. My only record of this Wren's appearance here relates to a spring migrant which I observed on the nineteenth of May. They are certainly less common in this state now than they were fifty years ago. The years in which I have seen one are many less than those in which I have seen none. I have not found it in any of the collections around here that I have visited. It is to be looked for along tumbled-down stone walls, half hidden by raspberry bushes and decaying brush. The song of this species is agreeable to hear, yet inferior to that of its relative, the Winter Wren.

Olbiorchilus hiemalis. WINTER WREN.

722.

Winter Wrens usually journey northward through this section during the latter half of April. They move along very quietly, and generally escape the notice of casual observers. In the fall they usually appear about the twelfth of October; few remain after the end of that month, though sometimes they stay much later. Mr. George F. Wentworth has seen a pair at Dover on the thirtieth of December, and Mr. Shaw tells of one which he saw at Hampton in January. I hardly think Winter Wrens can be found here in the summer, but a little nearer the mountains they are to be found in moist woods during the nesting season. The song of this wren is marvelous for volume and melody, and is delivered with such an energetic abandon that a listener cannot help wondering how the singer manages to keep his hold on the perch.

Cistothorus stellaris. SHORT-BILLED MARSH WREN. 724.

An item from the pen of Mr. William Brewster in the second edition of Minot's "Land and Game Birds of New England," page 76, note, concerning this species, informs us that it is "known to breed at least as far north as Rye Beach, N. H." This evidence of the bird's presence is sufficient, in spite of the fact that all inquiries among local ornithologists have failed to support it.

FAMILY CERTHIIDÆ.

Certhia familiaris americana. BROWN CREEPER. 726.

Although I should not be at all surprised to hear of a creeper's nest in the college pines, where they usually remain in spring longer than anywhere else about here, such would be an exceptional case, for, as a rule, Creepers are not seen after the first week in May. The earliest fall record that I have is September 16. After the weather becomes cold they join that well known band of Chickadees, Nuthatches, Woodpeckers, and Kinglets, which help so much to keep up the spirits of bird lovers during the winter. It is difficult to imagine anything in feathers more subdued than a Creeper. Its color, its size, its mode of search for food, and its call note are all calculated to avoid notice. It is usual to find two or three moving along in the same company, yet without appearing to pay any particular attention to one another. But while ordinarily sober in all things they are sometimes moderately enlivened. I well remember a bright February morning when four of them, assembled in a little oak grove, entertained me with songs and a mild game of hide and seek, in which two birds took opposite sides of the same tree, and went round and round, each out of the other's sight. The song was of the same quality as the familiar call note, but it was louder and connected into almost a warble, quite a pleasing effort. The Creeper's progress depends on its legs quite as much as on its wings, being on general principles not unlike that of flying squirrels. Both begin at the base of a tree, ascend it, dart off obliquely to the base of another tree, and repeat the process indefinitely.

FAMILY PARIDÆ.

Sitta carolinensis. WHITE-BREASTED NUTHATCH. 727.

The White-breasted Nuthatch is a resident throughout the year. In winter there is more or less of an influx from the north, and during that season they are more evenly distributed than in summer. They are not confined to the woods, but visit the village fruit and shade trees as well, and not infrequently nest there. A pair built in an apple tree near the Durham post-office in 1898, so near a path that people passed within two feet of the nest many times a day. I have also known an old nuthatch to rear her young in a hole at the end of a ridge-pole of a barn. The common nesting site is a decayed stub or large branch, which is easily drilled.

Sitta canadensis. RED-BREASTED NUTHATCH. 728.

Red-breasted Nuthatches are abundant winter birds in coniferous woods. The college pines and the tract of smaller growth lying north of the reservoir support numbers of them every winter. Unlike their white-breasted cousins they rarely appear in public places, but are easy to find by their call notes, when they are sought. I have not seen them here in summer, the earliest date on which I have observed them in autumn being September 14. They breed in the interior of the state and probably do so sparingly in this vicinity. Their nestings are similar to those of the White-breasted Nuthatch.

Parus atricapillus. CHICKADEE. 735.

Chickadees are common the year round, but most abundant in winter, when numbers come from farther north. They are the leading spirits in each roving company of winter birds that one finds in the woods. They are quick and alert, take delight in teasing an owl, and are ready to sound the alarm at the appearance of a hawk, when their associates, the Nuthatches and Woodpeckers, would be as silent as so many sticks. Although essentially insectivorous, I have observed that they do not hesitate to devour such vegetable matter as bayberries and seeds of poison ivy. They peck a hole in a decayed tree for a nest, usually near the ground, both sexes working alternately. One goes in and comes out directly with a chip in its bill; the instant the hole is vacant, the other dives in and as quickly reappears with another chip. After steady labor for fifteen or twenty minutes both go away a little while for rest and food; but they are very industrious and a nest begun is soon completed. Unlike Woodpeckers, which lay their eggs on the bare floor of the cavity they have excavated, Chickadees collect a large amount of hair with which they construct a soft, warm nest. While Chickadees are generally very peaceful among themselves, there is a week or so about the first of March when they are inclined to be quarrelsome. I presume that to be the mating season.

FAMILY SYLVIIDÆ.

Regulus satrapa. GOLDEN-CROWNED KINGLET. 748.

Golden-crowned Kinglets are here in varying numbers from about the first of October until the first of May. Some years they are common all winter, and again only a few remain through the season of intensest cold. They frequent all kinds of trees impartially, and rarely stay

anywhere more than a second or two while daylight lasts. In point of restless activity, the Kinglets, this and the next species, rank next to the Hummingbird. They are constantly darting here and there, a characteristic action being to hover for an instant beneath a leaf or branch for the purpose of investigating the under side. This quick, hovering attitude is diagnostic of the Kinglets in their season, when warblers are mostly gone. The yellow or orange patch on the crown of this Kinglet is obvious. The males are evidently conscious of this beauty spot, as I have repeatedly seen them bow and expand it when in the presence of the other sex. Once, on the eleventh of March, I heard a Golden-crowned Kinglet sing. The singer did not devote his entire attention to music but sang as he went about his hunting. The song is clear and musical but rather abrupt, and quite inferior to that of the Ruby-crowned Kinglet.

Regulus calendula. RUBY-CROWNED KINGLET. 749.

The Ruby-crowned Kinglet is a spring and fall visitant. I have noted it here on the twenty-ninth of September, and from then on until about the twentieth of October. In the spring visit of this Kinglet, which begins about the twentieth of April, and lasts hardly more than a week, it is not unusual to hear its song. It has a brisk mellow whistle, which is very pleasant to the ear. Its manners are quite similar to those of its golden-crowned relative, but it may be readily recognized by its white eye ring, which is always noticeable.

FAMILY TURDIDÆ.

Hylocichla mustelinus. WOOD THRUSH. 755.

The Wood Thrush appears to be rare this side of Massachusetts. The only evidence of its presence that I have been able to get comes from Mr. Shaw, who reports having once seen it at Hampton. He also has a specimen taken at Amesbury, the first town across the Massachusetts boundary.

Hylocichla fuscescens. WILSON'S THRUSH. 756.

The "Veery," Tawny, or Wilson's Thrush is the commonest representative of its tribe which we have in summer. Its stay is considerably shorter than the Hermit's. May 11, is the earliest date on which I have noted it. The autumnal flight is practically ended the last week in September. It prefers low, moist, deciduous woods.

The nest, a bulky affair of coarse materials, is built on the ground or in a low bush. It is not always easy to distinguish between this species and the Hermit, by sight, but when the light is right, the breast spots are seen to be much fainter than those of the Hermit, and the back, rusty red throughout, in contrast with the Hermit's, which is olive from crown to rump.

Hylocichla ustulatus swainsonii. OLIVE-BACKED
THRUSH. 758a.

Though Durham is within sixty or seventy miles of the summer home of this thrush, it is but rarely seen here. I suppose the majority fly over without stopping so near the end of their migration. In other words we are not a day's journey from the Olive-back's home, and being of a business-like nature, it does not visit this historic spot merely because it is a point of interest to men. I have looked for them year after year, but not until the spring of 1900 was my labor rewarded. On the twenty-second of May, that year, I discovered one, near sunset, making its way across some cultivated land by short flights. I surmised that it was taking advantage of the approaching dusk to go from one piece of woods to another, as it showed no inclination to stop and feed. Other observers, who had looked in vain as long as I, were not less fortunate that spring. In the central part of the state, where they are as rare as here, they were common for a week or more. It is readily distinguished from the other thrushes by its back, which is dark olive throughout.

Hylocichla guttata pallasii. HERMIT THRUSH. 759b.

The Hermit Thrush is a summer resident. A pair or two may usually be found in the dense pines near the college reservoir, and other similar growths are likely to shelter them: but I have never found them nearly so plentiful here as they are nearer the mountains. My earliest note of their arrival in spring is dated April 5, but as a rule it is nearer the middle of that month when they are first seen. In autumn the main flight occurs about the twentieth of October, though more or less linger till well in November. Their food consists mainly of insects and berries. In October I have known them to eat freely of the berries of the common elder. I am usually able to distinguish this species in the woods, by the color of its back and tail, if I can get it in proper light. The tail is rusty, in marked contrast with the olive-brown back and head. The breast, too, is rather heavily spotted, far more so than that of Wilson's Thrush, the only other likely to be seen

here in summer. It is as a vocalist that the Hermit deserves especial notice. Its inspiring song is doubly impressive because it is rendered in the quiet hours of morning and evening, or during the lull following a summer shower, when the clear, soul-stirring melody of this prince of preachers comes up from the somber pines like a benediction.

***Merula migratoria.* AMERICAN ROBIN.**

761.

Robins are to be found in this corner of the state all the year round though I believe those found here in winter are not the same that summer here. Brief selections from my notes on the Robin for the year 1898 present an average statement of its movements. They are as follows: February 14, a warm morning, Robins calling in the pines east of the mill-pond; March 11, a large flock flew over—first wave of migrants; April 21, the migration is ended; April 25, a nest is completed in an apple tree, while there is not yet a leaf on it; November 8, a springlike day, the last southward flight passed over between eight and ten o'clock in the morning, five flocks aggregating about two hundred. Robins seen here between December 1 and March 1 must be reckoned as winter residents, as migration waves do not pass during that period. There is comparatively little snow here and Robins are able to spend the winter without especial hardship. They find an abundant supply of barberries and red cedar berries on which to subsist, and plenty of dense pine woods to shelter them from cold winds. If one will take the trouble to search diligently through the woods and pastures that lie between the Newmarket road and Great Bay, he is almost certain to find Robins at any time during the winter.

***Sialia sialis.* BLUEBIRD.**

766.

The first Bluebird comes very regularly on or about the tenth of March, unless prevented by unusually severe weather. The main body of migrants comes about April 1, and for a week or so Bluebirds are really plentiful, but when the final flight is passed they are sadly few. The fall migration is practically ended by the twenty-fifth of October, and by the first of November the last one has disappeared. So long as insects are to be found in sufficient quantities, they constitute the Bluebird's principal diet, but, as the insect supply wanes, various small fruits are consumed. The pale berries of the panicked dogwood (*Cornus paniculatus*), which grows in this vicinity quite abundantly, are eaten to a considerable extent in October. It is a pity that a bird so manifestly correct in every particular should not be

more abundant. Their numbers during migration do not indicate approaching extinction, but they are apparently leaving us for a more satisfactory realm somewhere to the northward, quite possibly in the newly cleared portions of northern Maine. We cannot blame them for deserting us. English Sparrows pre-empt their former nesting places in hollow trees and bird-houses, and if they find a shelter and build a nest, it is too often despoiled by boys as soon as the eggs are laid. Three years ago I put out a dozen nesting boxes on the college property, hoping to induce more Bluebirds to spend the summer here. I visited them at times to learn the success of my undertaking; at first, I had to climb, but before long, an egg collector got to making the rounds also, and after that I had only to see if the roof was on, to be sure that a box had not been occupied.

A SUPPLEMENTARY LIST.

INCLUDING BIRDS MORE OR LESS LIKELY
TO BE FOUND HERE.

ORDER PYGPODES.

Cepphus mandtii. MANDT'S GUILLEMOT. 28.

This guillemot, which is hardly more than a northern race of the Black Guillemot, or Sea Pigeon, breeds from Labrador and Hudson Bay northward, and appears off our coast in winter.

Uria troile. MURRE. 30.

This species is similar to Brünnich's Murre in size, but the length of its bill is not less than three times its depth at the nostril. It is a scarce winter visitant off our shore.

ORDER LONGIPENNES.

Megalestris skua. SKUA. 35.

A rare comer from polar regions.

Stercorarius pomarinus. POMARINE JAEGER. 36.

This jaeger has a more northerly distribution than the Parasitic, but it ought to be seen occasionally by those who follow the sea in winter.

Stercorarius longicaudus. LONG-TAILED JAEGER. 38.

This is another species likely to be run across at intervals by any enterprising naturalist who will take ship in cold weather. The last three species are to be distinguished from gulls by their dark brown color, though to separate them from one another without shedding blood would be a more difficult matter.

Larus leucopterus. ICELAND GULL. 43.

This species is said to be similar in size and coloration to the Herring Gull, except that the tips of its wings are black. It is a rarity from the far north.

Larus kumlieni. KUMLIEN'S GULL. 45.

Very little is known about this gull. It is a winter visitant, equal in size to the Herring Gull, has the tips of its wings white, and its feet and legs are pink.

Larus atricilla. LAUGHING GULL. 58.

The Laughing Gull ought to be seen here in summer, though I have found no trace of it. In size it is like the Kittiwake, and its black head will reveal its identity a long way off.

Xema sabinii. SABINE'S GULL. 62.

This Gull is a resident of the Arctic regions that is occasionally seen spring and fall at least as far south as Long Island. It is as small as Bonaparte's Gull, but is distinguished by a forked tail, which is incised to the extent of about an inch.

Gelochelidon nilotica. GULLED-BILLED TERN. 63.

This is a southern bird that rarely strays to New England. It has been killed at least as far north as Grand Menan.

Sterna forsteri. FORSTER'S TERN. 69.

This tern is only a possibility, as at this latitude it is chiefly confined to the interior of the continent. One or two have been taken on the Massachusetts coast.

Sterna paradisæa. ARCTIC TERN. 71.

Although I have been unable to find an Arctic Tern, or anybody who had ever seen one, it is surely due to a lack of proper scrutiny on the part of the observers, as that tern must be found along the coast. In size it is a little less than the Common Tern, though its tail is longer. Its bill is carmine throughout.

Sterna dougalli. ROSEATE TERN. 72.

The Roseate Tern is of casual occurrence north of Cape Cod, but the Maine coast is sometimes visited by it, and undoubtedly ours is. Its bill is black, except for a little orange at the base.

Hydrochelidon nigra surinamensis. BLACK TERN. 77.

It is unlikely that this tern will be found here, perhaps, yet it has occurred in Maine and Massachusetts as a rare spring and fall migrant. It is an inhabitant of the interior and western portions of America.

Rynchops nigra. BLACK SKIMMER. 80.

The Skimmer must be an occasional passer off shore, as it is now and then reported from Maine, though it is uncommon north of New Jersey.

ORDER TUBINARES.

Fulmarus glacialis. FULMAR. 86.

Fulmars do not appear to be common much south of Newfoundland, but in winter more or less are to be seen off our coast. In coloration they resemble Herring Gulls, but their "double-barreled" nostrils prevent them from being thought gulls on close examination. The Fulmar averages nineteen inches long.

Fulmarus glacialis minor. LESSER FULMAR. 86a.

This is a sub-species of the last, to which it is similar in color and occurrence, but from which it is distinguished by its lesser size. Its average length is eighteen inches.

Puffinus stricklandi. SOOTY SHEARWATER. 94.

A summer visitor off the coast from the southern hemisphere.

Aestrelata hasitata. BLACK-CAPPED PETREL. 98.

Mr. Henry W. Osgood of Pittsfield writes me that a Black-capped Petrel was found in an exhausted condition in the town of Chichester, one mile south of Pittsfield, August 31, 1895. It was mounted by Mr. Osgood and is now in the collection of Dr. Brewer of Cambridge, Mass. It was evidently brought by a cyclone which visited that region a day or two previous to its capture.

ORDER STEGANOPODES.

Phalacrocorax carbo. CORMORANT. 119.

This species occurs similarly to the Double-crested Cormorant, but I do not know of a capture or an observation of it within the limits of this review.

ORDER ANSERES.

Mareca penelope. WIDGEON. 136.

This is the Widgeon of Europe, which has been known to straggle to the shores of this country quite a good many times. The adult male has its neck and the sides of its head chestnut, and it lacks the heavy green patch behind the eye, which characterizes the male of the American Widgeon or Baldpate.

Nettion crecca. EUROPEAN TEAL. 138.

This is another trans-Atlantic fowl that sometimes inadvertently comes to America. Its general coloration is very similar to that of the Green-winged Teal, but it differs in lacking the conspicuous white bar on each side of the breast.

Aythya vallisneria. CANVAS-BACK. 147.

It is highly probable that the Canvas-back appears here at irregular intervals, in autumn at least.

Somateria mollissima borealis. NORTHERN EIDER. 159.

This is a northern form of Eider, breeding in Greenland. It can be distinguished from the American Eider only after capture. The two projections of the horny bill-sheath, toward the top of the head, are parallel, narrow, and acute, on this species, in contrast to those on *dresseri*, which are divergent, broad, and rounded at the end.

Chen hyperborea nivalis. GREATER SNOW GOOSE. 169a.

This is a rare visitant to New England from the interior. Adults, excepting their black primaries, are entirely white.

Chen cærulescens. BLUE GOOSE. 169.1

This species has been taken once or twice in Maine.

Anser albifrons gambeli. AMERICAN WHITE-FRONTED GOOSE. 171a.

Another possible visitant from the interior. Only a few have been taken in New England.

Branta nigricans. BLACK BRANT. 174.

The Pacific form of our Brant. It is accredited to southern New England, and it is not impossible that it may be found here. It is to be distinguished from our Brant by a broad white collar, broken behind in the middle of the neck.

ORDER HERODIONES.

Plegadis autumnalis. GLOSSY IBIS. 186.

This is a casual wanderer from the south. In October, 1858, an adult specimen was taken at Alton by Dr. Charles Palmer of Ipswich, Mass. (American Naturalist, 1871, p. 120.) It has also been taken several times in other New England states.

Ardea candidissima. SNOWY HERON. 197.

A rare, casual visitor from the south that has been observed in Nova Scotia, Massachusetts and Connecticut.

Ardea cærulea. LITTLE BLUE HERON. 200.

The Little Blue Heron has been taken in Maine and Massachusetts and presumably occurs here at rare intervals. Its northern limit on the Atlantic coast is normally New Jersey.

ORDER PALUDICOLÆ.

Grus mexicana. SANDHILL CRANE. 206.

In looking over the birds of Mr. Turner, taxidermist, Portsmouth, I discovered a Sandhill Crane, still in strings, with wires protruding. Mr. Turner stated that it was shot at Lovell's Pond, Wakefield, this state, about 1896. This specimen is now in the college collection.

Rallus elegans. KING RAIL. 208.

This rail is seldom found north of the Middle states, but its occurrence in Maine and other New England states entitles it to a place on this list of possibilities.

ORDER LIMICOLÆ.

Recurvirostra americana. AMERICAN AVOCET. 225.

New Brunswick, Maine, and Massachusetts each have records of the Avocet's appearance within twenty-five years.

Macrorhamphus scolopaceus. LONG-BILLED DOWITCHER. 232.

This is the form which replaces our Dowitcher, or Red-breasted Snipe in the west. It ought to be found here under the same circumstances as the common species, though far less abundantly.

Tringa ferruginea. CURLEW SANDPIPER. 244.

This wanderer from the old world has been taken a number of times at different points on the New England coast, both spring and fall.

Pavoncella pugnax. RUFF. 260.

The Ruff is a European sandpiper that has been found at various points along our New England coast. Its appearance nearest this locality, so far as I know, has been at Newburyport marshes, where a female was killed, May 20, 1871. (Brewster, American Naturalist, 1872, p. 306.)

Numenius borealis. ESKIMO CURLEW. 266.

This curlew is quite certain to be taken now and then during the migrating seasons. It is an abundant breeder in Laborador, but its route to and from appears to lie to the eastward of our shore. A northeast storm in September is likely to drive more or less of them ashore.

Hæmatopus palliatus. AMERICAN OYSTER-CATCHER. 286.

A rare bird this side of New Jersey, yet it has been taken as far north as the Bay of Fundy.

ORDER RAPTORES.

Cathartes aura. TURKEY VULTURE. 325.

The Turkey Vulture has been recorded from Maine, Vermont and Massachusetts, and is likely to be taken here sooner or later.

Elanoides forficatus. SWALLOW-TAILED KITE. 327.

The Swallow-tailed Kite has been observed several times in Massachusetts, and at least once in New Hampshire, at Franklin, where one was seen in 1875, by Mr. George Stolworthy of that town.

Buteo swainsoni. SWAINSON'S HAWK. 342.

Swainson's Hawk is not a resident this side of the Ohio river, but it has been found in Maine and Massachusetts, and hence of course is a possibility here.

Aquila chrysaëtos. GOLDEN EAGLE. 349.

The Golden Eagle is a rarity, even in the mountainous, unsettled parts of this state, and here it is not more than an unlooked for possibility.

Falco rusticolus. GYRFALCON.

354.

There are thought to be four varieties in boreal America, which sometimes visit the states in winter. Three of them have been taken in New England. They vary in color from black to white, but may always be identified by their large size—they are about two feet long—and the distinctly toothed cutting-edge of the upper mandible. A Black Gyrfalcon, sub-species *obsoletus*, was killed near Milford in 1891, and mounted by Mr. James P. Melzer of that town.

Falco peregrinus anatum. DUCK HAWK.

356.

The Duck Hawk is not rare in the wilder portions of New Hampshire, and presumably occurs here at irregular intervals.

Scotiaptex cinerea. GREAT GRAY OWL.

370.

This is a rare straggler from the Arctic regions in winter. It is larger than the Great Horned Owl and has no ear tufts.

ORDER PICI.

Picoides americanus. AMERICAN THREE-TOED WOOD-PECKER.

401.

This species, otherwise known as the White-backed, or Ladder-backed Three-toed Woodpecker, has been taken at Webster, N. H., and Lynn, Mass.

ORDER PASSERES.

Quiscalus quiscula. PURPLE GRACKLE.

511.

I take pleasure in recording here the occurrence of this bird at Tilton, this state, September 13, 1902. At the solicitation of a farmer whose corn was suffering from the depredations of a large flock of grackles, I undertook to repulse the enemy. I was successful. They left nine dead and did not return. Out of nine there were two that were unmistakably of this form. The skin of one is No. 13,446 of the Field Columbian Museum at Chicago: the other is in my possession. I believe this to be the first record of the occurrence of this grackle in New Hampshire. Its normal range is from southern Massachusetts southward east of the Alleghanies. As evidence that blackbirds sometimes move northward during the interim between their segregation and final southward movement, this capture is of especial interest.

Acanthis linaria holboëllii. HOLBOËLL'S REDPOLL. 528a.

A variety slightly larger than *linaria*, and with a longer bill, not distinguishable, however, out of hand, from the common Redpoll with which it associates.

Acanthis linaria rostrata. GREATER REDPOLL. 528b.

Another variety occurring under the same circumstances as the last. It is decidedly darker than *linaria*, and larger, averaging $5\frac{1}{2}$ inches in length. Both of these varieties are likely to be found any Redpoll winter."

Ammodramus henslowii. HENSLOW'S SPARROW. 547.

This sparrow has been found breeding at Salisbury, this state, by Mr. C. F. Goodhue, and quite likely may be found here. If found at all it will probably be confined to some particular swamp or meadow, as its regular habitat is farther south.

Ammodramus caudacutus nelsoni. NELSON'S SPARROW.

549a.

This is a sub-species of our Sharp-tailed Sparrow that breeds in the Mississippi valley, but has been taken along the New England coast in migrating time. It is larger than *caudacutus* proper, more sharply striped on the back, and with chest and sides deep buff.

Ammodramus caudacutus subvirgatus. ACADIAN SHARP-TAILED SPARROW.

549b.

Another sub-species of the Sharp-tailed Sparrow, which replaces the type in Maine and the Provinces. It is similar to *caudacutus* proper in size, but is paler in color, has less streaks, and a smaller bill. This variety is said to be found during the migrations on the salt marshes.

Guiraca cærulea. BLUE GROSBEAK. 597.

According to Chamberlain (Nuttall's Ornithology, 1896, p. 372) this Grosbeak has been taken in Massachusetts, Maine, and New Brunswick.

Piranga ludoviciana. LOUISIANA TANAGER. 607.

This tanager has been taken in Maine and Massachusetts. It is an accidental visitor from the Great Plains.

Piranga rubra. SUMMER TANAGER. 610.

Summer Tanagers have been seen at Franklin, this state. Specimens have been taken in New Brunswick, Nova Scotia, and Massachusetts. Their ordinary habitat is the southeastern portion of the United States.

Ampelis garrulus. BOHEMIAN WAXWING. 618.

The Bohemian Waxwing, as its name implies, is a wanderer. It rarely shows itself in New England, yet it is a possibility any winter.

Vireo philadelphicus. PHILADELPHIA VIREO. 626.

This vireo breeds in the White Mountains and Maine, and ought to be found here occasionally in the migrating period. It bears so close a resemblance to the Warbling Vireo that it is likely to pass unnoticed.

Vireo noveboracensis. WHITE-EYED VIREO. 621.

The White-eye is rare. A single report of one found at Franklin is all the evidence of its presence in the state that I have. It comes regularly to Massachusetts and Nova Scotia.

Helminthophila peregrina. TENNESSEE WARBLER. 647.

Tennessee Warblers breed in the north and must pass this way twice a year, yet they are rarely seen. Mr. Goodhue has found them at Webster.

Dendroica tigrina. CAPE MAY WARBLER. 650.

The Cape May Warbler, like the last, is a rare migrant that is likely to be found here sooner or later. It has been seen at Webster.

Dendroica palmarum. PALM WARBLER. 672.

This is the form of which the Yellow Palm is made a sub-species. It belongs in the interior, but it appears quite regularly during the last week of September, according to Mr. Brewster (Land and Game Birds of New England, 2d ed., p. 469).

Thryothorus bewickii. BEWICK'S WREN. 719.

There is a specimen of this wren in the college collection, taken by the writer at Alton, April 25, 1890. I am not aware that it has been seen elsewhere in New England.

Parus Hudsonicus. HUDSONIAN CHICKADEE. 740.

Hudsonian Chickadees are residents of the northern portion of this state, and irregular visitors to more southerly parts. They have been taken both in Massachusetts and Connecticut.

Hylocichla aliciae. GRAY-CHEEKED THRUSH. 757.

This is a northern species that must occur as a late spring and early fall migrant, though it has not yet been taken here to my knowledge.

Hylocichla aliciae bicknelii. BICKNELL'S THRUSH. 757a.

Bicknell's Thrush breeds in the White Mountains, and is sure to reward the bird student who will persistently search the woods the last of May. Both this and the last must be taken to be certainly distinguished from the Olive-back. The Olive-back has a yellowish eye ring and buff cheeks and is 7 to 7.5 inches long. The Gray-cheek has neither buff cheeks nor eye rings and is 7.5 to 8 inches long. Bicknell's is colored like the Gray-cheek, but is smaller, having a length of 6.75 to 7.25.

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ERRATUM.

Page 105. For *Gulled-billed* Tern read *Gull-billed* Tern.

THIRTY-THIRD ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NEW HAMPSHIRE.

1902.

Printed by the JOHN B. CLARKE Co., Manchester.
Bound by GEORGE G. NEAL, Dover.

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REPORT OF THE INSURANCE COMMISSIONER.

STATE OF NEW HAMPSHIRE.

INSURANCE DEPARTMENT,

CONCORD, May 1, 1902.

To His Excellency the Governor :

The thirty-third annual report of the insurance commissioner, for the year ending December 31, 1901, is herewith respectfully submitted.

It contains abstracts of the statements of all insurance companies and associations authorized to transact business in the state, accompanied by the usual schedules and tabulations giving their condition on the date mentioned.

FIRE INSURANCE.

CHANGES DURING THE YEAR.

Changes among companies of other states and countries since the publication of the last report are as follows :

Withdrawn from the State.

American, of New York : Manhattan, of New York : Lion, of England : Lancashire, of England : Magdeburg, of Germany : Thuringia, of Germany : Netherlands, of Holland.

Admitted to the State.

German Alliance, of New York.

The German Alliance is conducted on the stock plan, and possesses a paid-up capital of \$400,000, and gross assets of \$128,000.

Domestic Companies.

No change has taken place among companies incorporated under the laws of this state.

NUMBER OF ALL AUTHORIZED FIRE INSURANCE COMPANIES
APRIL 1, 1902.

Stock Companies.

Of New Hampshire	6
Of other states	49
Of other countries	28
<hr/>	
Total stock companies	83

Mutual Companies.

New Hampshire town mutuals	19
Grange and county mutuals	3
Domestic cash mutuals	2
Mutuals of other states	6
<hr/>	
Total mutual companies	30
<hr/>	
Total stock and mutual companies	113

The number of authorized companies on April 1, 1901, was 119; as compared with last year, this makes a net loss of six companies—one of other states and five of other countries, all conducted on the stock plan.

FINANCIAL CONDITION OF ALL AUTHORIZED FIRE INSUR-
ANCE COMPANIES.

The financial condition of all authorized fire companies, domestic, and of other states and countries, stock and cash mutuals, on January 1, 1902, was as follows:

Domestic companies (6), paid-up capital	\$1,475,000.00
Foreign companies (77), paid-up capital	43,252,875.00
<hr/>	
Total paid-up capital	\$44,677,875.00

Gross assets, domestic companies . . .	\$4,815,607.25
Gross assets, foreign companies . . .	254,509,102.55
<hr/>	
Total gross assets . . .	\$259,324,709.80
Liabilities, except capital, domestic companies	\$1,931,671.56
Liabilities, except capital, foreign companies .	127,014,332.48
<hr/>	
Total liabilities, except capital . . .	\$128,946,004.04
Surplus as to policy-holders, domestic companies	\$2,883,935.69
Surplus as to policy-holders, foreign companies	127,494,770.07
<hr/>	
Total surplus as to policy-holders . . .	\$130,378,705.76

By surplus to policy-holders is meant the surplus over all liabilities added to the amount of the paid-up capital; for both amounts are available, if necessary, for the payment of loss claims.

This is a good showing for the fire insurance companies authorized to do business in New Hampshire, on April 1, 1902, as well as encouraging for their policy-holders.

NEW HAMPSHIRE BUSINESS OF ALL AUTHORIZED FIRE INSURANCE COMPANIES FOR 1900 AND 1901.

The business of both years is given in order to show an increase or decrease.

The different classes of companies are grouped by themselves in order to enable the reader, who does not desire to examine the abstracts, to acquire a knowledge of their transactions.

DOMESTIC COMPANIES.

TOWN MUTUALS.

	1900.	1901.
Risks written	\$607,556.00	\$689,243.00
Premiums and assessments received	7,025.25	7,145.09

REPORT OF THE

Losses paid	\$6,009.52	\$5,691.77
Risks in force	3,037,565.00	3,076,408.00

GRANGE AND COUNTY MUTUALS.

	1900.	1901.
Risks written	\$2,440,231.00	\$2,743,692.00
Premiums and assessments received	23,744.42	53,053.40
Losses paid	32,854.75	34,992.94
Risks in force	11,164,648.12	11,173,018.70

CASH MUTUALS.

	1900.	1901.
Risks written	\$3,222,573.57	\$3,180,262.57
Premiums received	49,980.92	49,300.48
Losses paid	35,213.93	25,196.76
Losses paid to premiums	70.45	51.11

STOCK COMPANIES

	1900.	1901.
Risks written	\$32,216,083.23	\$37,033,464.46
Premiums received	427,651.97	445,180.35
Losses paid	296,576.96	268,533.16
Losses paid to premiums	69.35	60.32

TOTAL BUSINESS OF NEW HAMPSHIRE COMPANIES WITHIN
THE STATE.

	1900.	1901.
Risks written	\$38,486,448.80	\$43,646,662.03
Premiums received	506,502.60	554,679.32
Losses paid	370,655.16	359,397.65
Losses paid to premiums	73.17	64.79

COMPANIES OF OTHER STATES.

	1900.	1901.
Risks written	\$39,582,519.13	\$45,616,920.87
Premiums received	515,068.86	626,949.10
Losses paid	309,509.08	369,264.61
Losses paid to premiums	60.09	58.89

COMPANIES OF OTHER COUNTRIES.

	1900.	1901.
Risks written	\$24,880,292.14	\$22,372,898.06
Premiums received	275,273.94	275,223.94
Losses paid	151,511.09	150,602.66
Losses paid to premiums	55.04	54.72

TOTAL BUSINESS TRANSACTED WITHIN THE STATE BY ALL
AUTHORIZED COMPANIES.

	1900.	1901.
Risks written	\$102,949,565.76	\$111,581,480.96
Premiums received	1,297,844.40	1,456,852.36
Losses paid	831,675.33	875,264.92
Losses paid to premiums	64.08	60.01

In reviewing the foregoing tabulations it will be seen that there is but little difference in the amount of business transacted within the years 1900 and 1901 by the town mutuals and the county and cash mutuals. On the whole, there is a little gain. In risks written, the companies of other countries fell off about one million and a half. The domestic companies, in the amount of risks written, made a gain of over five millions, and the companies of other states made a gain of six millions.

The entire gain in the business in the state during the year was about nine millions. The largest amount written in any previous year was in 1899,—the figures that year of risks written were \$103,674,181.06; the amount written in 1901 was \$111,581,480.96.

It will be noticed, also, that there was a decrease in losses among each class during the past year. The ratio of losses paid to premiums received in 1900 was 64.08, and for 1901, 60.01. Considering the experience of the year throughout the country, it is gratifying to find that the loss ratio has been lowered slightly in this state. This is contrary to expectation, and a most agreeable disappointment for all concerned.

The first insurance report on file in this office was published in 1852. It gives the business of 1851. No companies incorporated under the laws of other states and countries, fire, life, or otherwise, were then obliged by law to file statements with this department. In consequence no mention is made of them in the report. Under the system then in vogue there were three insurance commissioners. Supervision was exercised over domestic companies only. All were conducted on the mutual plan. The commissioners divided the state, probably, on the lines of the old congressional districts, each assigning himself one. The names of the companies printed in the report mentioned, twenty-one in all, were as follows: Union Mutual, Columbian, Atlantic, Belknap, Cheshire County, Hillsborough, People's, Rockingham Farmers', Coheco, Grafton, Granite, Farmers & Mechanics', Great Falls, Carroll County, New Hampshire, Merrimack County, Portsmouth, Equitable, Rockingham, and New England Farmers'. Later there were added the Ashuelot, Lake, Nashua, Amoskeag, Manchester, Rochester, Farmington, Concord, Dover, Patrons', Barnstead, Bedford, Bow, Candia, Dunbarton, Hollis, Loudon, Lyndeborough, Milford, Northwood, Pembroke, Piermont, Sanbornton, Strafford, Sutton, Unity, Weare, Capital, Exeter, Indian Head, Ætna, American Manufacturers', Antrim, Home Manufacturers', Phoenix, State, New London, Orford, Sunapee, Tilton & Northfield, Westmoreland, New Durham, and Grange—forty-five, which, added to the number given, makes sixty-eight in all. What are known as cash mutuals are included in the enumeration. Of the twenty-one first named in the report of 1852 but two survive, namely, the Merrimack County and the Rockingham Farmers'. Of all the others but nineteen town mutuals, abstracts of whose statements appear in this report, the Grange and the two cash mutuals, the Concord and the Manufacturers & Merchants', now exist.

Of the town mutuals now doing business the oldest was incorporated in 1846, the youngest in 1887. The Grange began

business in 1888, and the Concord and Manufacturers & Merchants', respectively, in 1885 and 1886.

It is evident that the companies did not file statements regularly, as the names of four, namely, the Hollis, which began business in 1846, the Canterbury and the Sutton in 1849, and the Bow in 1850, do not appear in the report. These four are still in existence. The mutual companies in those early days did not confine their business to New Hampshire. One of them, the Union Mutual, of Concord, had risks in force on January 1, 1852, to the amount of \$6,525,179.67. Of this amount but \$1,284,848 was within the state. This is a million in excess of the risks in force of any domestic mutual company for the year ending December 31, 1901, and is evidence of how largely property was insured by companies of this class half a century ago. The company divided its risks into four classes, namely, farmers', mercantile, manufacturers', and village. Considering the situation to-day, it seems queer that back in those times farm risks were deemed more desirable than village risks. The by-laws of several of the companies forbade the writing of insurance on the latter. As late as 1868 the New Hampshire mutual companies had risks in force in round numbers to the amount of twenty-five millions of dollars.

Although foreign companies were not authorized to do business in New Hampshire, they were here in active competition with the state mutuals. The commissioners frequently recommended the enactment of laws for the protection of the home companies from the encroachments of the foreign companies, but the latter held their ground: the only response to the appeal of the commissioners being the passage of a law obliging them to file statements annually with the insurance department. This was done for the first time in 1868, and abstracts of them published in the insurance report for that year.

While the commissioners favored legislation for the protection of domestic companies, they deplored the steady increase

in losses which exceeded those in good stock companies. They attributed this condition partly to the officers, who, they wrote, "are often quite as much interested to manage the business profitably for themselves, as for those whose servants they ostensibly are." Again they wrote of a certain company that "the officers for the last three or four years have practically done no business for the company save to receive their salaries." Criticisms like these were common in the insurance reports of those good old times. It is therefore pleasant to note that they would not apply to any of the domestic companies of the same class now in existence, for all appear to be well conducted; at least, no complaint has been made to the contrary.

Abstracts of the statements of thirty-three companies incorporated under the laws of other states and countries were printed in the report for the year 1868, giving the business of 1867. From these statements the outlook was anything but flattering for the companies, the loss ratio for the year mentioned being 95.55. The largest number of authorized foreign companies at work in the state in any one year before 1884 was in 1875, when abstracts of seventy-nine were published in the report of that year. The number ranged from thirty-three in 1867 to sixty in 1884. Regardless of the fact that the foreign companies were admitted to the state, the commissioners in 1869 made another appeal to the people of New Hampshire to patronize their own companies, and thus keep the money at home. This, too, in the face of the fact that the companies had paid out nearly every dollar they received in New Hampshire the year previous. However, the foreigners tightened their grip, although many years playing a losing game, making little or no money.

In 1885 the passage of the valued policy law resulted in the withdrawal from New Hampshire of all the foreign stock and mutual companies. Believing they had made a mistake they returned, the first coming back in 1889. In welcoming them the commissioner in his report for that year said: "Their com-

parative experience with the old law and the new, as it comes to us from year to year, will practically demonstrate which is the better law." In order to test this the experience of all authorized foreign companies in New Hampshire is given here in two tables: first, from 1867 to 1884, inclusive; second, from 1889 to 1901, inclusive. By foreign companies is meant all those not incorporated under the laws of New Hampshire, whether of other states or of other countries.

EXPERIENCE OF COMPANIES OF OTHER STATES AND COUNTRIES IN NEW HAMPSHIRE FROM 1867 TO 1884, INCLUSIVE.

Year.	No. of companies.	Risks written.	Premiums received.	Losses paid.	Ratio of losses to premiums
1867.....	33	.....	\$223,804.44	\$213,859.59	95.55
1868.....	50	.....	316,273.45	121,201.36	38.32
1869.....	61	.....	368,182.72	225,324.81	61.19
1870.....	54	.....	371,739.67	354,441.06	95.34
1871.....	50	.....	447,172.21	230,131.08	51.46
1872.....	50	\$33,267,871.67	432,571.63	269,914.78	62.39
1873.....	56	34,102,522.00	486,679.53	403,766.83	82.96
1874.....	55	34,505,813.00	502,074.11	266,189.34	53.01
1875.....	70	39,568,073.00	563,586.02	390,011.80	69.20
1876.....	66	39,149,711.00	544,548.76	381,351.94	70.03
1877.....	63	35,776,890.00	463,808.28	267,595.23	57.69
1878.....	64	33,816,838.00	417,764.92	360,848.58	86.37
1879.....	66	33,225,596.00	410,944.44	314,945.16	76.64
1880.....	63	35,560,719.00	428,819.57	247,631.23	57.74
1881.....	62	37,232,004.00	453,093.54	355,596.48	78.48
1882.....	62	42,794,351.00	530,660.89	360,723.15	67.97
1883.....	59	44,574,331.00	558,824.93	350,234.28	62.67
1884.....	57	38,751,383.00	548,980.71	277,867.30	50.61
		\$482,326,102.67	\$8,069,529.82	\$5,391,634.00	66.81

Ratio of risks to premiums, 1.67.

EXPERIENCE OF SAME COMPANIES FROM 1889 to 1901, INCLUSIVE.

Year.	No. of companies.	Risks written.	Premiums received.	Losses paid.	Ratio of losses to premiums.
1889.....	14	\$2,304,082.58	\$32,342.19	\$3,792.43	11.72
1890.....	36	21,578,501.23	279,400.41	47,843.84	17.12
1891.....	42	22,567,379.29	298,310.57	88,585.41	29.69
1892.....	46	28,126,820.10	383,964.67	230,982.65	60.00
1893.....	47	42,667,640.47	561,169.90	227,152.86	40.47
1894.....	47	33,828,209.10	490,749.15	289,496.33	58.99
1895.....	54	41,787,475.23	565,438.37	241,526.43	42.71
1896.....	64	45,835,160.62	628,937.08	286,067.30	45.48
1897.....	67	43,500,803.87	588,634.06	277,243.79	47.09
1898.....	74	49,511,494.67	641,979.14	384,347.03	69.86
1899.....	87	60,014,039.25	791,680.96	438,749.11	55.21
1900.....	89	64,463,121.96	790,342.80	461,020.17	58.33
1901.....	85	64,462,811.27	902,173.04	519,867.27	57.62
		\$520,647,539.64	\$6,958,122.34	\$3,496,674.62	50.25

Ratio of risks to premiums, 1.33.

The tabulation gives the experience of the companies of this class from the time abstracts of their statements were first published in 1867 down to 1902. It is the first time this compilation has been printed. For that reason it may be valuable for reference. A remark made recently by a prominent insurance man of this state to the effect that if there had been an improvement in the fire situation in New Hampshire since 1885 it had been confined wholly to domestic companies was the occasion of the preparation of this table. It shows conclusively that all companies, domestic and foreign, have shared in the improvement.

The foregoing tabulation tells its own story. To paraphrase the words of the commissioner quoted, the comparative expe-

rience with the old law and the new, as it *has* come to us, practically demonstrates which is the better law. For nine years, between 1867 and 1884, inclusive, the loss ratios were 67.97, 69.20, 70.03, 76.64, 78.48, 82.96, 86.37, 95.34, 95.55.

The highest loss ratio in any one year among all authorized companies from 1889 to 1901, inclusive, was in 1900, 64.08. From 1867 to 1871, five years, inclusive, the risks written in New Hampshire were not printed in the reports. This will account for their omission in the tabulation. The ratio of losses to premiums covers the entire period from 1867 to 1884, inclusive, eighteen years. The ratio of premiums received to risks written covers the period between 1872 and 1884, inclusive, thirteen years. The cost of insurance for the first period, namely, 1872 to 1884, inclusive, thirteen years, was 1.67. The cost of insurance for the second period, namely, 1889 to 1901, inclusive, thirteen years, was 1.33. It can therefore be seen that high rates and high loss ratios were the rule from 1867 to 1884.

The late Oliver Pillsbury was appointed commissioner in 1870. In the text of his first report he deplores the excessive loss ratio of that year, which was 95.34, as well as the loose rein given to agents in placing risks. To this and a reckless spirit of competition between companies he attributed the increased losses. In his report of 1872 as well as in 1873 he said: "Over-insurance is doubtless another fruitful source of fraudulent fires."

It was his conviction that this, as a cause of fires, should be placed at the head of the list. His remedy was to limit the risk to three fourths of the value of the property insured. In 1874 he again deplores the increase of losses, the ratio for 1873 being 82.96. One of the causes of fires he gives as "The needless, disgusting, and wasteful practice of smoking." He would have it stopped in shops, stores, storehouses, and in offices. Again, in 1876, he comments on over-insurance. In his opinion more than one half of the losses are due to con-

trived carelessness or use of the torch; and, again, he recommends the three-fourths limit.

These comments are practically repeated in 1877. In 1879 he is mortified at the loss ratio for 1878, the figures given by him being 87.22, pays his respects to over-insurance, and recommends the three-quarter limit again. In 1881 he expressed his opposition to the valued policy law, for the reason, as he put it, that "owner and agent may combine together to plunder the company and thus rob the public."

From his appointment to the time of the passage of the valued policy law, in his reports, he comments as described, deploring the losses, attributing them largely to over-insurance, and indirectly to insurance agents.

So much space is taken in order to show the great improvement in the fire situation in New Hampshire since 1885. What the cause of it may be is needless to discuss; the fact that there has been a change for the better is undeniable.

There is no evidence of a conspiracy between owners and agents to rob the companies since 1885, neither has any complaint of this nature been made to the insurance department by any representative of the insurance companies.

The most destructive fires occurring in the state since 1885 have not been attributed to incendiarism; carelessness in handling inflammable substances, non-enforcement of building construction laws on the one part, and the absence of such enactments on the other, improper wiring of buildings since the introduction of electricity, and exposure have been the great causes of fires in this state.

The most direful results were predicted on the passage of the valued policy law, but the contrary has happened.

The experience of one of our domestic companies is also given in order to show the same results:

	1872 to 1885, inclusive.	1886 to 1900, inclusive.
Risks written . . .	\$68,166,756.00	\$218,404,391.00
Premiums received . . .	785,978.00	2,467,470.90

Losses paid	\$444,773.95	\$1,197,299.04
Ratio risks to premiums	1.15	1.13
Ratio premiums to losses	56.58	48.52

The experience of a foreign mutual is also given as a representative mutual company of other states :

	1872 to 1884, inclusive.	1889 to 1901, inclusive.
Risks written	\$9,391,017.00	\$15,114,170.00
Premiums received	153,054.11	212,174.11
Losses paid	97,461.83	84,726.23
Ratio risks to premiums	1.63	1.40
Ratio premiums to losses	63.67	39.95

VALUED POLICY LAW EXPERIENCE.

The comparative tables giving the experience of all authorized fire insurance companies, domestic, of other states and other countries, in this state since the enactment of the valued policy law in 1885, are continued.

Table 1 contains the risks written, premiums received, and the losses paid, with ratios of each from 1870 to 1884, inclusive. Table 2 gives the experience from 1886 to 1901, inclusive, with ratios.

REPORT OF THE

TABLE No. 1.

Years.	Risks written.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Ratio of premiums received to risks written.
1870	\$36,207,134.00	\$425,277.01	\$360,559.06	84.00	1.17
1871	43,369,161.00	498,533.17	247,827.18	49.00	1.15
1872	39,587,121.77	482,348.74	299,295.78	62.04	1.22
1873	34,102,522.00	486,679.53	403,766.83	82.96	1.42
1874	38,923,943.00	527,869.55	314,077.70	50.02	1.35
1875	43,539,576.00	623,696.29	426,646.17	68.00	1.43
1876	44,214,248.00	606,295.52	424,745.68	70.05	1.36
1877	38,226,890.00	509,469.87	294,427.49	57.79	1.17
1878	38,447,894.00	458,978.31	400,355.34	87.22	1.15
1879	37,728,541.00	459,862.46	343,681.54	74.72	1.28
1880	39,947,421.00	483,299.56	279,023.88	57.75	1.11
1881	41,625,013.00	503,658.98	374,962.18	74.44	1.40
1882	48,263,719.00	590,837.56	391,067.36	66.18	1.43
1883	50,968,941.00	620,775.60	382,892.42	61.68	1.37
1884	44,724,531.00	615,273.21	308,242.10	50.09	1.33
	\$619,876,555.77	\$7,876,670.93	\$5,303,039.31	67.32	1.27

TABLE No. 2.

1886	\$47,466,434.00	\$555,924.35	\$112,030.01	20.15	1.17
1887	55,550,441.00	711,317.52	399,084.15	56.10	1.28
1888	60,810,197.00	744,613.79	269,634.66	36.21	1.22
1889	62,829,643.00	775,531.45	231,300.13	29.82	1.23
1890	75,336,186.00	941,920.84	416,320.23	44.19	1.25
1891	75,966,240.00	933,095.22	363,426.58	38.94	1.22
1892	83,561,936.00	1,021,726.01	592,638.40	58.00	1.22
1893	95,348,305.00	1,114,961.96	450,042.41	40.36	1.17
1894	76,071,775.00	987,777.27	573,076.42	58.01	1.29
1895	82,989,202.00	1,098,978.07	481,736.34	42.83	1.32
1896	89,427,741.00	1,199,879.97	553,045.54	46.09	1.34
1897	82,155,361.36	1,086,064.07	499,320.55	45.05	1.32
1898	91,398,915.80	1,169,867.30	617,459.56	52.78	1.28
1899	103,674,181.06	1,368,189.93	747,328.90	54.62	1.32
1900	102,949,565.76	1,297,844.40	831,675.33	64.08	1.26
1901	111,581,480.96	1,456,852.36	875,264.92	60.08	1.30
	\$1,297,117,404.94	\$16,464,544.51	\$8,013,384.18	48.66	1.27

The experience tables of the domestic assessment mutual companies are also continued.

TOWN MUTUAL INSURANCE COMPANIES.—BUSINESS OF
THIRTY-TWO YEARS.

Years.	Amount at risk.	Premi- ums received.	Assess- ments made.	Losses paid.	Expenses.	Number of companies.
1870.....	\$1,900,770	\$490.02	\$847.00	\$835.17	\$484.40	14
1871.....	2,126,612	674.23	5,014.46	4,920.29	874.82	15
1872.....	2,136,460	560.46	2,216.65	2,166.00	845.28	15
1873.....	2,241,627	901.42	4,381.66	3,146.25	855.51	16
1874.....	2,255,247	615.22	2,015.09	683.50	944.61	16
1875.....	1,187,436	624.76	2,302.41	2,233.00	658.41	15
1876.....	1,952,096	615.01	799.69	1,202.20	622.68	16
1877.....	2,300,104	723.96	3,251.97	5,316.59	720.57	16
1878.....	2,322,837	545.18	4,620.23	7,113.16	1,295.10	16
1879.....	2,207,693	602.77	3,226.01	3,237.32	919.46	16
1880.....	2,088,891	558.44	5,987.96	3,686.89	964.96	16
1881.....	2,306,261	1,323.83	2,114.31	2,429.28	760.56	18
1882.....	2,305,472	741.10	2,863.90	1,199.70	1,034.78	18
1883.....	2,207,149	798.77	1,134.23	1,041.52	910.89	17
1884.....	2,226,008	620.37	1,594.13	2,120.72	762.75	17
1885.....	2,261,312	660.50	2,882.38	2,722.50	581.64	17
1886.....	2,609,924	1,240.74	2,372.72	2,071.98	1,493.50	21
1887.....	2,992,277	2,156.66	2,928.38	1,845.41	2,143.00	23
1888.....	3,239,809	1,980.13	11,062.62	9,423.36	2,309.12	25
1889.....	3,236,566	1,534.55	5,697.90	5,708.47	1,234.99	24
1890.....	3,232,458	1,683.07	5,261.81	7,688.52	1,630.33	23
1891.....	3,237,343	2,202.73	4,707.45	4,677.80	2,805.44	22
1892.....	3,221,214	2,004.70	7,116.21	3,027.50	1,125.61	22
1893.....	3,029,879	9,530.51	3,903.27	8,007.05	1,459.80	21
1894.....	2,963,275	1,998.16	5,107.47	5,874.36	2,272.55	21
1895.....	2,969,892	1,711.07	6,458.33	7,038.05	1,132.12	22
1896.....	2,923,921	1,929.48	3,328.48	2,927.20	1,154.73	20
1897.....	2,947,547	1,965.46	4,004.21	3,937.89	1,153.60	19
1898.....	2,958,858	2,078.12	1,662.38	2,169.15	1,127.53	19
1899.....	2,981,930	2,615.91	4,989.75	6,093.28	1,495.88	18
1900.....	3,037,565	2,184.37	4,840.92	6,009.52	1,256.79	19
1901.....	3,076,408	2,479.59	4,665.50	5,691.77	1,688.46	19
	\$82,741,841	\$50,351.29	\$122,947.00	\$126,245.40	\$38,719.87	...

GRANGE AND COUNTY MUTUALS.—BUSINESS OF FOURTEEN YEARS.

Years.	Risks written.	Assessments and premiums received.	Losses paid.	Expense of manage- ment.
1888	\$1,114,800.00	\$4,382.07	\$3,033.83	\$2,164.24
1889	1,213,465.00	15,681.67	7,738.10	2,166.63
1890	1,336,951.00	8,768.19	9,618.75	2,569.95
1891	1,479,567.00	19,786.02	10,753.13	3,004.61
1892	1,579,383.00	9,840.82	15,914.37	3,068.64
1893	1,866,884.00	19,862.49	15,354.92	3,022.87
1894	2,374,202.00	15,076.42	15,977.97	4,297.91
1895	2,397,586.00	22,016.88	19,551.82	3,479.48
1896	2,523,547.00	31,483.10	25,800.55	6,763.20
1897	2,267,065.00	27,263.87	19,384.90	3,916.04
1898	2,533,894.00	23,014.80	24,192.57	5,511.62
1899	2,931,298.00	36,248.64	28,714.14	6,005.06
1900	2,440,231.00	23,744.42	32,854.75	5,119.46
1901	2,743,692.00	53,053.40	34,992.94	5,674.34
	\$28,802,565.00	\$310,222.79	\$263,882.74	\$56,764.05

As a matter of reference the names of all foreign authorized companies doing business in New Hampshire from 1867 to 1885 are printed in this volume. Such of the companies of that class authorized to do business in the state since 1889 have mention in the insurance reports published since the latter date. The insurance reports for the first period are out of print, hence the publication of the names of the companies at work here during that time.

FOREIGN FIRE INSURANCE COMPANIES AUTHORIZED TO DO BUSINESS IN NEW HAMPSHIRE FROM 1868 TO 1885, INCLUSIVE.

.Etna, Conn.*	Hartford, Conn.*	New York City, N. Y.
Atlantic, Mass.	Howard, N. Y.*	Occidental, Cal.
Atlantic, R. I.	Hanover, N. Y.*	Orient, Conn.*
Albany, N. Y.	Home, Conn.	Putnam, Conn.
.Etna, N. Y.	Home, Ohio.	Phoenix, Conn.*
Andes, Ohio.	Hide & Leather, Mass.	People's, Mass.
Allemania, Ohio.	Holyoke Mutual, Mass.	Prov. Washington, R. I.*
Alps, Ohio.	Humboldt, Ohio.	Phoenix, N. Y.*
Amazon, Ohio	Hudson, N. Y.	Pacific, Cal.
Atlantic & Pacific, Ill.	Hamburg M., Germany.	Pennsylvania, Penn.*
Atlas, Conn.	Hamburg B., Germany.*	Penn Fire, Penn.
Alliance, Mass.	Ins. Co., No. Am., Penn.*	People's, N. J.
American Central, Miss.	Ins. Co., State of Penn.*	People's, Penn.
Bay State, Mass.	International, N. Y.	Planters', Tenn.
Beekman, N. Y.	Independent, Mass.	Prescott, Mass.*
Bowery, N. Y.*	Imperial, England.*	Phoenix, England.*
Buffalo, N. Y.	Kansas, Kan.	Queen, England.*
British America, Canada.*	Kenton, Ky.	Quincy Mutual, Mass.*
Bangor, Maine.	Lorillard, N. Y.	Roger Williams, R. I.
Continental, N. Y.*	Liverpool, London & Globe, [Eng.*	Republic, Mass.
Connecticut, Conn.*	London Assurance, Eng.*	Royal, England.*
City, Conn.	Lancashire, England.*	Royal Canadian, Canada.
Corn Exchange, Ill.	London & Lancashire.*	Revere, Mass.
Cleveland, Ohio.	Lion, England.*	Rochester German, N. Y.*
Commonwealth, Mass.	London & Prov., England.	Springfield F. & M., Mass.*
Connecticut River, Conn.	La Caisse Gen'l, France.	Security, N. Y.
Clay, Ky.	La Confiance, France.	Schenectady, N. Y.
Commercial Union, Eng.*	Metropole, France.	State, N. Y.
City of London, Eng.*	Compagnie de Re., France.	Standard, N. Y.
Citizens', Penn.*	Manhattan, N. Y.	Star, N. Y.
Dwelling House, Mass.*	Market, N. Y.	St. Nicholas, N. Y.
Equitable F. & M., R. I.*	Monumental, Md.	St. Paul F. & M., Minn.
Exchange, Mass.	Merchants', Conn.	Shoe & Leather, Mass.
Elliott, Mass.	Merchants', R. I.*	Scottish Com., England.
Fireman's, N. Y.	Metropolitan, N. Y. [Mass.*	Suffolk, Mass.
First National, Mass.*	Merchants & Farmers',	Shawmut, Mass.
Fire Insurance Ass'n, Eng.	Mechanics & Traders', La.	State, Penn.
Franklin, Penn.*	Meriden, Conn.	Standard Fire of England.
Fireman's Fund, Cal.	Merchants' Mutual, Mass.	Scottish Union, England.*
Fitchburg, Mass.*	Merchants', N. J.*	Sun Fire of England.*
Faneuil Hall, Mass.	Manufacturers', N. Y.	Triumph, Ohio.
Fire Association, Penn.*	Manufact' F. & M., Mass.	Traders & Mech's, Mass.*
Franklin, Ind.	Norwich, Conn.	Traders', Ill.
Farragut, N. Y.	North American, N. Y.	Trans-Atlantic, Germany.
Girard F. & M., Penn.*	North America, Conn.	Union, Md.
Guardian, England.*	Narragansett, R. I.	United States F. & M., Md.
Germania, N. Y.*	Niagara, N. Y.*	Union, Me.
German, Penn.	National, Mass.	Union, Cal.
German-American, N. Y.*	National, Maine.	Union, Penn.*
Globe, Conn.	Northern, England.*	United Firemen's, Pa.
Gloucester, Mass.	National, Conn.*	Western, N. Y.
Guaranty, N. Y.	National, Penn.	Watertown, N. Y.
Globe, Mass.	North Br. & Mercantile, [Eng.*	Westchester, N. Y.*
Guardian, Penn.	North Missouri, Mo.	Washington F. & M., Mass.*
Home, N. Y.*	Newark, N. J.*	Yonkers, N. Y.

* In the state on passage of Valued Policy Law in 1885. All of them withdrew from the state after the enactment of that statute.

FIRE STATISTICS.

Table 22 gives the usual statistics relating to fires occurring during the year 1901. Returns were received from every town in the state but one; that was a small lumber town in the northern part of the state.

Under the requirements of chapter 115, Public Statutes, the selectmen or firewards of towns and the chief engineers of cities are obliged to investigate the causes of fires. They report their findings to the town or city clerks, who make a record of the same, and file the report with the insurance commissioner on the first days of January and July of each year. An analysis of the fire returns made for the period ending July 1 discloses the following interesting facts: The whole number of fires was 261, which is seventeen less than the number returned for the corresponding period of 1900. Classified, the causes of fires were as follows: From boiler, fire-crackers, gas stove, naphtha, electric wire, and friction, one each; explosion, burning brush, oil stove, and gasoline stove, two each; smoking and hot ashes, three each; spontaneous combustion, four; children and matches, five; carelessness, six; lightning, burning out chimneys, and lamps, seven each; incendiary, eleven; overheating, twenty; sparks, twenty-one; exposure, thirty-five; defective chimneys, thirty-six; unknown, sixty-nine.

The entire estimated loss on buildings, \$190,228, and contents, \$184,204, was \$374,432, which was \$31,300 less than the amount of losses for the same period in 1900.

The number of buildings totally destroyed was 92, and the number partially destroyed was 167; total, 259. Their character, with the estimated value, the amount of insurance thereon, and the estimated loss, with the estimated value of their contents, the amount of insurance thereon, and the estimated loss was as follows:

Hotels, 9; value, \$57,500; insurance, \$31,400; loss, \$12,896; contents, value, \$5,800; insurance, \$4,500; loss, \$1,776.

Barns and stables, 18 ; value, \$19,330 ; insurance, \$13,075 ; loss, \$16,009 ; contents, \$7,987 ; insurance, \$5,867 ; loss, \$3,411.

Sawmills, 9 ; value, \$21,900 ; insurance, \$3,980 ; loss, \$19,355 ; contents, \$12,250 ; insurance, \$6,620 ; loss, \$12,250.

Storehouses, 7 ; value, \$8,200 ; insurance, \$7,100 ; loss, \$6,101 ; contents, value, \$44,645 ; insurance, \$40,017 ; loss, \$41,076.

Tenement houses, all partial, 11 ; value, \$30,300 ; insurance, \$19,200 ; loss, \$3,896 ; contents, value, \$5,800 ; insurance, \$2,750 ; loss, 1,064.

Dwellings, 135 ; value, \$250,728 ; insurance, \$173,668 ; loss, \$83,717 ; contents, value, \$74,400 ; insurance, \$37,300 ; loss, \$29,359.

Grocery stores, 6 ; value, \$15,500 ; insurance, \$12,900 ; loss, \$7,095 ; contents, value, \$18,900 ; insurance, \$15,250 ; loss, \$13,944.

Other stores, all partial, 3 ; value, \$85,000 ; insurance, \$46,000 ; loss, \$317 ; contents, value, \$11,500 ; insurance, \$9,700 ; loss, \$1,138.

The amount returned for losses paid being incomplete, these figures are not given. The losses, except on buildings totally destroyed, are largely estimated, and in consequence it is believed the figures given exceed the actual value.

SECOND PERIOD.

The whole number of fires for the six months ending January 1, 1902, is 330 ; an increase of 62 over the corresponding period of 1900. Classified, the causes of fires were : from boiler, boiling tar, gas-jet, naphtha, electric wire, one each ; furnace, fire-crackers, thawing water-pipes, two each ; hot ashes, oil stove, furnace, three each ; rats and matches, children and matches, spontaneous combustion, four each ; gasoline stove, five ; overheating and incendiary, ten each ; sparks and lightning, fifteen each ; carelessness, eighteen ; defective chimneys, thirty-one ; unknown, eighty ; exposure, one hundred and ten.

The estimated loss on buildings was \$346,180 ; on contents, \$352,423 ; in all, \$698,603, which was an increase of \$297,433 over the losses occurring in 1900.

The number of buildings totally destroyed was 128, and the number partially destroyed was 287 ; total, 415.

The character of the buildings totally or partially destroyed, with the estimated value, the amount of insurance thereon, and the estimated loss, with the estimated loss of the contents, the amount of insurance thereon, and the estimated loss was as follows :

Hotels, 4 ; value, \$42,400 ; insurance, \$31,300 ; loss, \$17,764 ; contents, value, \$8,300 ; insurance, \$4,193 ; loss, \$3,587.

Barns and stables, 30 ; value, \$21,700 ; insurance, \$13,570 ; loss, \$19,840 ; contents, value, \$12,623 ; insurance, \$6,130 ; loss, \$7,792.

Sawmills, 5 ; value, \$10,500 ; insurance, \$150 ; loss, \$10,500 ; contents, value, \$4,900 ; insurance, \$150 ; loss, \$4,900.

Storehouses, 2 ; value, \$2,700 ; insurance, \$4,000 ; loss, \$2,700 ; contents, value, \$17,992 ; insurance, \$25,000 ; loss, \$17,992.

Stores, 32 ; value, \$272,000 ; insurance, \$180,350 ; loss, \$63,187 ; contents, value, \$169,391 ; insurance, \$101,370 ; loss, \$125,566.

Dwellings, 152 ; value, \$303,637 ; insurance, \$212,675 ; loss, \$121,370 ; contents, value, \$88,085 ; insurance, \$44,831 ; loss, \$40,161.

County farm buildings, value, \$25,000 ; insurance, \$19,600 ; loss, \$25,000.

Gristmills, 2 ; value, \$3,200 ; insurance, \$2,000 ; loss, \$3,200 ; contents, value, \$5,500 ; insurance, \$100 ; loss, \$5,500.

The experience during the six months ending January 1, 1902, was not pleasant for the fire insurance companies or the owners of property burned. Several of the cities were struck sorely, and eight of the towns.

The losses in the eleven cities for the entire year were as follows: on buildings, \$104,674; on contents, \$148,581; total, \$253,255.

The losses in the eight towns were, on buildings, \$120,810; on contents, \$167,137; total, \$287,947. Total insurance loss for the whole year in nineteen cities and towns, \$541,202.

Of the above footing about \$125,000 was losses on buildings totally destroyed. This is the only class of risks settled under the requirements of the valued policy law, and the amount was about one fifth of the entire loss, the balance, \$416,000, being adjusted in the ordinary manner.

LIFE INSURANCE.

There has been no change in this class of companies since the publication of the last report, the number remaining the same, twenty-four.

	1900.	1901.
Premiums received (Ord.)	\$1,160,585.54	\$1,317,311.26
Premiums (Ind.) . . .	205,338.63	239,369.69
Total premiums . . .	<u>\$1,365,924.17</u>	<u>\$1,556,680.95</u>
Losses paid (Ord.) . . .	\$621,465.48	\$651,476.68
Losses paid (Ind.) . . .	70,153.65	72,212.09
Total losses paid . . .	<u>\$691,619.13</u>	<u>\$723,688.17</u>

The first abstracts of statements of life insurance companies complete were published in the insurance report of 1869. The following tabulation gives their condition on January 1, 1869, and on January 1, 1902:

	1869.	1902.
Number of companies . . .	34	24
Gross assets	\$108,914,603.00	\$1,752,716,412.00
Premiums received . . .	549,162.52	1,556,680.95
Number of agents in New Hampshire	186	963

The increase in assets from 1869 to 1902, thirty-three years, is something wonderful. In round numbers, from one hundred and nine millions to one billion seven hundred and fifty-two millions.

It is a question if on the globe there is another nation that can make a similar showing. It is a marvel, evidence alike of the good management of the companies, the thrift of the people, and the prosperity of the country since the close of the civil war.

Three of the larger companies doing business in this state on January 1, 1869, possessed gross assets on that date of \$49,739,219.94. On January 1, 1902, the assets of the same companies had increased to \$974,055,666.97.

All of the life companies that are authorized to do business here are incorporated under the laws of other states. No complaint as to their management or their treatment of their New Hampshire policy-holders has been made to the department during the past year. The experience of the last decade ought to teach people seeking life insurance that indemnity must be paid for.

None are better aware of this fact now than the managers of the late assessment life companies, and it may be said as well of the managers of not a few of the other associations depending on assessments to meet their obligations. The evidence to prove this is found in the efforts being made to make an equitable rating for the members of all ages connected with their associations, and in itself is an acknowledgment of miscalculations in the past. The companies authorized to do business in this state are all under the direct supervision of their respective insurance departments, and are all in good condition.

FIDELITY AND SURETY COMPANIES.

The experience of the fidelity and surety companies in this state during the year 1901 is as follows :

INSURANCE COMMISSIONER.

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	1900.	1901.
Number of companies	7	8
Risks written	\$5,532,011.00	\$7,392,176.00
Premiums received	18,234.00	22,490.20
Losses paid	4,675.40	634.73

The companies of this class have made an increase in risks written of \$1,870,165; in premiums received, \$4,256.20; and a decrease in losses of \$4,040.67. But two of the eight companies authorized to do business in New Hampshire experienced any losses in the state during the year 1901.

The American Bonding & Trust Company of Baltimore, Md., was admitted during the year, otherwise there has been no change. All of those companies, with one exception, confined their transactions to fidelity and surety business within and without the state. The one exception does a burglary business without, but not within the state. This company applied for authority to transact that business in the state in addition to that of fidelity and surety. This privilege was denied it by the insurance commissioner; his refusal was based on the discretion he believes is given him by the statutes, on the ground that it was contrary to public policy. The company appealed to the courts. No decision has been given on the date of the printing of this report.

CASUALTY COMPANIES.

	1900.	1901.
Number of companies	15	17
Risks written	\$17,140,645.22	\$21,999,941.00
Premiums received	85,973.17	127,335.95
Losses paid	26,894.44	49,200.69

The Continental Casualty Company of Indiana and the United States Health & Accident Company of Michigan qualified as stock companies during the year, and their business for 1901 is included in the above tabulation.

The legislature of 1901 passed a law raising the tax on the fidelity and casualty companies from one to two per cent on the gross premiums received, less reinsurance and return premiums.

Permission to continue the transaction of fidelity and surety business within the state was denied one of the companies of this class on April 1, 1901. An appeal was taken to the courts, but no decision had been reached on the date of the issuing of this report. The refusal of the privilege asked for was based on the discretion the commissioner believes is placed in him by the statutes, on the ground that it was contrary to public policy to associate fidelity and surety business with that of employers' liability and other more hazardous branches transacted by several of the casualty companies.

The commissioner believes that the experience of one company for the year ending December 31, 1901, as given in the following tabulation, taken from the "Argus Chart," is evidence of the soundness of the position he has taken :

Departments.	Premiums received.	Losses paid.	Ratio.
Fidelity and surety .	\$254,977.00	\$29,239.00	11
Steam boiler . . .	271,176.00	28,897.00	11
Burglary	338,909.00	119,439.00	35
Accident	1,191,117.00	495,929.00	42
Employers' liability .	1,473,986.00	766,403.00	52
Plate glass . . .	238,350.00	90,730.00	38
Ratio of losses paid to premiums received (aggregate)			41
Ratio expense of management to premiums received (aggregate)			55

Were the proportionate share of the expense of management, fifty-five per cent, deducted from the premiums received in the employers' liability department, in addition to the losses paid, there would be a net loss in that department of \$103,109.30. Deducting the proportionate part of expense of management, fifty-five per cent, from the premium receipts of the fidelity and

surety department, added to the losses paid, there would be a net profit of \$85,500.65.

From this showing it can be seen how manifestly unfair it is to allow the company to continue the transaction of fidelity and surety business in this state. Were the result the opposite, and each department obliged to meet its own obligations from its premium receipts, one of two things would follow: surety rates could be decreased, or, what would be better still, the surplus of that department could be increased to meet contingent liabilities, the amount of which, on account of the nature of the business, it is impossible to determine. The principle of this is recognized in fire insurance companies authorized to do a marine business. Under our laws the reserve of the latter must be double that of the former, on account of its hazardous nature.

Some states in their laws have gone beyond this, in obliging authorized companies to limit their transactions within their borders to one kind of business. Experience has proven this to be wise and prudent legislation.

ASSESSMENT CASUALTY COMPANIES.

The number of companies of this class remain the same.

	1900.	1901.
Number of companies	7	7
Income	\$49,674.34	\$37,451.44
Losses paid	22,431.18	22,332.92
Certificates in force (4,094)	\$1,769,775.00	(2,966)\$1,416,825.00

Several of the associations of this class, incorporated under the laws of their own state as fraternal associations, have been the occasion of no little annoyance to the insurance department during the past three years. One of the conditions in their contracts was that unless the insured or his physician notified the company at its home office within ten days from the beginning of the sickness, or the occurrence of the accident, all ben-

efits were forfeited. While this stipulation may have been inserted in the policy originally from honest motives, its operation proved to be just the opposite.

These companies were licensed on April 1, 1901, on condition that this stipulation would be eliminated from the new policies issued in New Hampshire, and not enforced among the holders of old certificates in force. This agreement was broken. Several cases of violation, one of which was most brutal, were called to the attention of the commissioner. The companies were given the alternative to comply with the condition on which they were licensed, or have their authority revoked. They receded from the position taken, and for the last half of 1901 no complaint has been heard against them.

FRATERNAL BENEFICIARY ASSOCIATIONS.

	1900.	1901.
Income	\$346,660.70	\$382,627.88
Losses paid	(186) 337,218.80	(538) 341,448.54
Certificates in force	22,431	23,065

Three companies of this class were admitted to the state in 1901. One of them was refused a renewal of license, as its condition was not deemed satisfactory. It had done no business in the state up to January 1, 1902.

Taking into consideration the methods of some of the associations, classing themselves as fraternal, one is tempted to paraphrase the well-known saying of Madame Roland's, "O, Fraternity, what liberties are taken in thy name!"

In November, 1891, the present commissioner, then but two months in office, had a circular letter printed and mailed to each member-elect of the legislature, as well as to the governor and the honorable council.

Therein he called their attention to the character of the various bond, investment, and endowment companies with which the state was flooded, and asked for the enactment of a law

bringing them under the supervision of the insurance department. The response to his appeal was the enactment of the well-known Barber law. Under its requirement associations of all kinds, hitherto exempt from supervision, were obliged to secure license from the insurance commissioner in order to continue the transaction of business, and such license was not granted unless "the commissioner was satisfied that they were reliable and worthy of public patronage."

Practically the effect of the operation of this law was to drive out of the state a horde of companies and associations whose methods, to say the least, were financially unsound. All of the legitimate associations then at work in the state were authorized to continue the transaction of business here, and all others of the same character of other states applying for admission received license.

Several of the larger endowment orders, like the Iron Hall and the International Fraternal Alliance, considering New Hampshire a profitable field in which to work, and longing to return, through the aid of paid counsel, succeeded in securing the passage of a law for the government of fraternal associations in 1895.

The intent was to nullify the act of 1891, secure admission for the endowment orders, and remove all others from the supervision of the insurance department. In the new law the commissioner had no discretion whatever; except this, practically the only difference between the act of 1891 and 1895 was in the first and last sections of the latter. The first section defined a fraternal association as an organization on the lodge plan, with a ritual, a representative form of government, and to be managed for the benefit of members, and not for profit.

The last section repealed all acts and parts of acts inconsistent with this act, and exempted from all supervision, Masonic, Knights of Pythias, Red Men, and similar associations, as well

as orders confining their membership to some particular class, profession, sect, order, or trade.

The immediate result of the passage of this act was the application of the Iron Hall, the International Fraternal Alliance, and several other orders of the same class for license to do business in New Hampshire. The commissioner, being in doubt as to their right to receive authority, referred the matter to the attorney-general.

A hearing was held, at which were present representatives of the associations named. After the presentation of the arguments, the attorney-general said that he would consider the question and send a decision to the commissioner. When the decision arrived, the substance of it was that, if the commissioner was satisfied that the orders in question were of the character as described in section 1, chapter 86, Laws of 1895, it was his duty to license them. The commissioner was *not* satisfied that they were of that character, refused to license them, basing his action on the fact that the expense account of the associations proved to his satisfaction that they were managed, not for the benefit of the members or their beneficiaries, but for the profits of the officers and managers.

Application was made to the court, by counsel of the companies, for a mandamus to compel the commissioner to issue license. Hearings were postponed from one reason or another. Before one was reached the companies died a natural death. Meantime all fraternal associations applying for admission were licensed the same year, 1895. On filing their first statements in the early part of the year following, the commissioner found among not a few of the newer associations, the expense of management could hardly be classed as fraternal, as it ranged from forty to sixty per cent of the income.

Another act was passed the same year in the shape of an amendment to the Barber law, providing requirements for the admission of assessment life and casualty companies. Companies of this class were obliged to pay the same fees and

taxes as all insurance companies. Fraternal associations paid neither fees nor taxes, save five dollars annually for renewal of license. Under the circumstances, the companies mentioned were notified that if they desired to do business in New Hampshire they must re-enter under the assessment act described, and pay the same fees and taxes companies of that class were subject to. Some of the companies complied with this demand. Several refused, but still continued the transaction of business in the state. A warning having been issued, notifying persons who were working for one of these companies in the state that they were liable to arrest for violation of the insurance laws, the company made a formal application for admission as an assessment company. License was denied. It then applied for admission under the fraternal act. Again license was denied. Then, under the advice of counsel, the managers claimed a right to do business in New Hampshire, on the ground that associations like theirs were exempt from the supervision of the insurance department, because they confined their membership to Odd Fellows, and quoted section 15, chapter 86, Laws of 1895, which has been cited. To this the commissioner replied, that while it was true that associations like theirs were exempt from the requirements of the act quoted, they still remained under the requirements of chapter 56, Laws of 1891. Before the controversy was ended the legislature of 1901 convened. A bill was prepared by the commissioner amending the act of 1895, giving him the same discretion over the associations admitted under that act as he had already possessed over all other insurance companies and associations. The substance of this act was that he was not obliged to grant license to a new company or renew the license of an old one, unless he was satisfied that it was reliable and worthy of public patronage. In relation to the seeming conflict between the two acts, the contention of the commissioner was this: Under the law of 1891 all associations and orders were under supervision. The act of 1895 placed a certain number of the associations of

the character named in section 1 under its requirements, leaving all the others where they were originally under the requirements of the act of 1891.

The company failed to receive the mandamus applied for, and was consequently not licensed. It continued to work here still in violation of law, until its agent was arrested, tried, and fined. Since then nothing has been heard of its operations in the state. The decision of Chief Justice Blodgett was published in full in the "Monitor" of June 6, 1901.

The fact that an association is organized on the lodge plan, with a ritual and a representative form of government, is not always evidence that it is fraternal in the sense implied in section 1 of the law of 1895. Several of the associations admitted as fraternal at the time of the passage of the law would not have been admitted had the commissioner been as well aware then as he is now of their financial methods. But none of the same character have been licensed since.

As an illustration, in the statement of an order filed for the year ending December 31, last, are two departments, one headed insurance, the other fraternal society department. Heretofore those accounts were not separated, being all classed as fraternal. Under the head of fraternal, the disbursements for sick benefits, funeral benefits, contributions, and fees refunded were returned as \$193,921.49. The expense of management account for the same period was \$522,424.29. The ratio of expense to income was 99.93, and the ratio of expense of management to benefits paid was 264.34. The actual income during the year, less borrowed money, was \$502,102.92. Three items of expense, namely, wages of employees, salaries of organizers, and organizing work, foot up to \$323,840.70. It is evident from these figures, if they are correct, that this association, judging from the expense account, has been doing its business practically as regular insurance companies are doing, and at a greater cost.

It is needless to say that it was not the intent of the law-

makers of this state to place unnecessary burdens or vexatious exactions on the management of benevolent or real fraternal associations, neither has it been the course of the present commissioner during his term of office. In order to protect legitimate associations of this class which are complying with the requirements of the fraternal laws, they should not be compelled to compete with those of which the one mentioned is a type.

OF GENERAL INTEREST.

The premium receipts of the insurance companies for the year 1869, the date of the filing of the first statements, and the premium receipts of all authorized insurance companies and associations for the year ending January 1, 1902, are given in order to show the increase of business since the first named date.

	1869.	1901.
Life insurance companies	\$549,162.52	\$1,556,680.95
Fire insurance companies	316,773.45	1,456,852.36
Fidelity and surety companies . . . . .	. . . . .	22,490.20
Casualty companies . . . . .	. . . . .	127,335.95
Assessm't casualty companies . . . . .	. . . . .	37,451.44
Fraternal associations . . . . .	. . . . .	382,627.88
	<hr/>	<hr/>
	\$865,935.97	\$3,583,438.78

RECEIPTS AND EXPENDITURES.

The income to the state from the insurance companies and associations, domestic and foreign, for the year ending June 1, 1902, and the expense of the insurance department for the year ending June 1, 1901, were as follows :

RECEIPTS.

Annual fees, N. H. fire companies (33)	\$150.00	
Annual fees, N. H. fraternal	35.00	
Certificates, N. H. companies	63.00	
	<hr/>	\$248.00

Admission fees (2 fire companies) . . .	\$90.00	
Admission fees (3 fraternal) . . .	30.00	
	<hr/>	\$120.00
Annual fees, foreign companies (84 fire) \$1,720.00		
Annual fees, fidelity and casualty (24) 1,698.00		
Annual fees, life companies (24) . . . 494.00		
Annual fees, assessment casualty (7) . . . 140.00		
Annual fees, fraternal (27) 160.00		
	<hr/>	4,212.00
Agents' licenses, fraternal (8) \$8.00		
Agents' licenses, continent'l casualty (55) 275.00		
Agents' licenses, steam boiler (5) 50.00		
Agents' licenses, miscellaneous (3,685) 7,370.00		
	<hr/>	7,703.00
Sale, two sets of blanks \$2.00		
Sale, fifteen insurance reports 18.75		
Service of process (25) 50.00		
Copy of records 4.00		
Incidentals45		
State Mutual Co., Mass., tax of 1894 . . . 13.76		
	<hr/>	88.96
Total receipts from fees \$12,371.96		
Tax on premiums, foreign companies 37,811.39		
	<hr/>	
Totals from fees and taxes \$50,183.35		
Tax on capital N. H. stock companies 14,850.00		
	<hr/>	
Total paid state treasurer by all companies		\$65,033.35

The income of the insurance department is given for the year ending June 1, 1902. The expenditures of the department which follow are given for the year ending June 1, 1901. The report of the state treasurer is for the year ending June 1, annually, consequently it would be impossible to give the expen-

diture for the year ending June 1 of the present year. The item under the head of receipts as the tax of the State Mutual of Massachusetts is accounted for in this way: The said company was reinsured by another in that year. On retiring from New Hampshire the amount due for the tax on premiums was left unpaid. A bill for the same was sent to the company's office. The person having charge of its affairs finding this among the papers last year, sent a check for the amount to the insurance commissioner, which explains its appearance in the year's income.

EXPENDITURES.

One copy Public Statutes	\$6.00	
American Express Company	17.65	
New England Telephone Company . .	86.96	
Denison Mfg. Co., tubes and envelopes .	22.50	
Stationery and supplies	23.83	
Telegraph	16.38	
Expense of commissioner to convention	40.50	
Traveling expenses	77.18	
Blanks, etc.	85.79	
Stamps and envelopes	102.72	
	<hr/>	\$479.51
Printing statement blanks, etc. . . .	\$511.39	
Salary of commissioner	2,000.00	
Salary of clerk	1,000.00	
	<hr/>	3,511.39
Total expense of insurance department		\$3,990.90

The expense for printing the report of 1901, which, in the usual order of business, should appear in this report, was included in the report of last year, the state printer issuing the same ahead of the usual time.

This will account for the seeming reduction in the expenses of the department for this year. An explanation was deemed necessary.

A PECULIAR SITUATION.

Among the requirements of chapter 169, Public Statutes, relating to foreign insurance companies are the following :

“SECTION 1. No insurance company, not organized under the laws of this state, shall do insurance business within the state unless it has obtained a license from the insurance commissioner authorizing it to do so.

“SECT. 5. Before license is granted to a company it shall file with the insurance commissioner a certified copy of its charter and by-laws, and a full statement, under oath, of its president and secretary, showing the financial standing and condition of the company,” etc.

Compliance with these conditions enables the commissioner to determine whether or not the company is in a condition to do business in this state according to law.

Domestic fire insurance companies are not subject to these requirements. Twelve years' experience in the insurance department justifies the commissioner in saying that the situation in this respect is serious, dangerous to people seeking protection for their property within and without the state, and their interests demand the same safeguards for domestic companies now provided for those of other states and countries.

Under the requirements quoted, the foreign company is obliged to visit or correspond with the commissioner before it can do any business. In their absence the commissioner is obliged to hunt for the domestic company, which can, under present laws, begin business when and where it pleases without the formality of filing papers or procuring license. With a New Hampshire charter in their possession the owners can locate the business office in any place between New York and New Orleans, and, until its hiding place is discovered, be practically exempt for six months or a year from all supervision of the insurance commissioner. Meantime it can write insurance on property in its own peculiar way, without license, wherever it can find patrons in

any state of the Union. This condition of affairs is discreditable to the state and an injury to the good name of our reputable stock fire insurance companies which are doing business within and without the state in compliance with the laws thereof.

That this statement is not overdrawn the experience of the past year will show.

A fire insurance charter issued some years ago, the property of New Hampshire parties, was sold to several New York Jews in August, 1900, or thereabouts. Their object in securing it, it was said, was for the purpose of writing insurance on property in New York for people of that nationality who could not procure it in other companies. How much truth there was in this statement can be determined from the fact that it had been seeking business all over the country. Had the statutes required domestic companies to file the papers mentioned and secure license before beginning business, the commissioner could keep informed in relation to their conduct as he is required by section 9, chapter 167, Public Statutes. As it was, he was in absolute ignorance of the existence of the company until inquiries were made of him sometime between January and April, 1901, by parties in Buffalo, Chicago, Philadelphia, Boston, and elsewhere, as well as from New York, as to its financial standing.

On investigation he found the company had filed a certificate with the state treasurer, to the effect that it possessed a paid-up capital of \$10,000. He also found that it had chosen a resident clerk, whose office was in Concord, which was also given as the office of the company in its circular letters, and, as well, was printed on the policies. No business whatever was done in this office, although the policies issued by the company purported to be signed there.

In response to inquiries made, the clerk mentioned informed the commissioner that the company possessed assets of \$55,000, and that it intended to increase its capital stock. He also gave

him the names of the president and secretary of the company and the street and number of the New York office. The commissioner appeared before your excellency and the honorable council in the latter part of May, 1901, to explain the situation, and was authorized to go to New York to examine the company's affairs. On June 11, he went to the address given him as the office of the company in that city. He found no office, no president, no secretary. The man who occupied the place, a note-broker, said he had acted as president of the company for a time, at the request of a friend, but that he had done no business whatever for the company. (His name was signed to all the policies issued up to that date.)

No business had been transacted in his office by the company or for the company. He could not give the office of the company, he could not name the secretary. He said he knew absolutely nothing about it. The commissioner then went to the address of one of the stockholders and found, after two hours' search, that this person was one of two men who were conducting the business of the company. Their names did not appear in any printed matter issued from their office. They were told by the commissioner that he represented the insurance department of New Hampshire, and that he was there to examine the company. While expressing pleasure at hearing this, they said it would not be convenient to have it done on that day, as neither books nor assets were available, the secretary and treasurer being out of town, but next day they would have books, assets, and officers all present.

Next day at the hour appointed the commissioner was present with an assistant. Again the examination had to be postponed, as the treasurer could not be reached on that day. Next day, the third after his arrival, the commissioner and assistant were present. No books were shown save the register of policies issued, and, possibly, the certificate of stock book, with stubs attached. The assets consisted of a certificate of deposit in a bank in possession of the treasurer. This the commis-

sioner did not look at. There was nothing to verify it, and experience had taught him to beware of certificates of deposit unless there was something tangible behind them. With a condition like this the commissioner considered there was but one thing to do. He had been in the office three times in three days. He could find nothing to examine, and, from what he had seen and heard, he discovered a great deal to condemn. He therefore told the two parties in charge that when he returned to New Hampshire he should apply to the court, through the attorney-general, for the annulment of the company's charter on statutory grounds. This he did before his return.

Counsel for the company, however, delayed a hearing on the question until March 1, 1902. On account of the inability of the commissioner to be present at the hour appointed it was postponed until March 8, when the first hearing was held. The company was represented by the counsel mentioned. It was again postponed to March 22, in order to allow the officers time to be present. On the latter date the hearing was held at the place appointed, but none of the officers of the company appeared. Its counsel made a motion to dismiss the petition of the commissioner, on the ground that the evidence did not justify the forfeiture of the charter. This motion was denied by the judge, and the case was referred to a higher court for decision.

What the commissioner's examination developed was this:

That a charter for a fire insurance company, issued by the legislature in 1887, "To be located in this state," had been sold to parties in New York city.

That the company was located in that city in violation of the condition quoted.

That the policies issued by the company bore the names of two persons resident in New York, as president and secretary.

That these two persons, on their own admission, had not qualified for these offices, and had not performed any duties connected with them.

That the policies issued purported to be signed by the president and secretary mentioned in the city of Concord, N. H.

That no policies had been signed in the reputed office in Concord, N. H.

He found no office, no secretary, no books, and no assets, save the certificate of deposit, not examined.

No records to show that the company had been organized and the officers chosen in accordance with the requirements of the statutes of this state.

No records to show that the purported cash capital of \$10,000 had been all paid in before the certificates of stock were issued, as required by the statutes.

No records to show that one dollar of the paid-up capital had been turned over to the treasurer and applied to the use of the company.

No records to show the income and expenditures of the company from the date of its reorganization in 1900 to June 14, 1901.

So much space is devoted to this matter for the reason that one or more charters of fire insurance companies are held by parties in this state, and a recurrence of the situation described should be prevented by legislative enactment. The good name of the state, the reputation of our domestic fire insurance companies, and the welfare of the people without as well as within the state, seeking insurance, demand this.

JOHN C. LINEHAN.

STATISTICAL TABLES.

TABLE No. 1.

Showing Cash Assets, Contingent Resources, Liabilities, Income, and Expenditures of the Town Mutual Fire Insurance Companies for the year 1901.

COMPANIES.	Cash assets.	Premium notes.	Liabilities (no reserve).	Surplus or deficit.	Income.	Expenditures.
Barnstead	\$63.60	\$13,670.23	.....	\$63.60	\$150.56	\$122.00
Bow	17.54	2,690.75	.....	17.54	21.62	8.25
Candia	187.00	6,449.85	.....	187.00	72.59	32.65
Canterbury	26.69	7,568.84	.....	26.69	510.49	576.47
Hollis	15.22	12,177.32	\$50.00	—34.78	185.98	188.25
Loudon	142.45	5,208.25	.....	142.45	80.56	21.25
Lyndeborough	117.65	7,317.72	.....	117.65	32.25	18.12
Milford	3,211.81	16,458.50	.....	3,211.81	289.30	34.29
New Durham	121.83	4,288.20	34.71	87.12	38.43	32.63
Northwood	178.50	16,707.71	.....	178.50	1,414.64	1,399.15
Orford	9.11	6,207.45	.....	9.11	82.34	75.64

Piermont.	87.82	8,140.89	.....	87.82	555.14	549.62
Sanbornton.....	305.71	5,979.85	33.00	272.71	147.39	265.00
Strafford	340.62	10,702.30	.....	340.62	52.72	23.97
Sunapee	3,873.24	21,000.03	.....	3,873.24	1,047.44	220.41
Sutton	126.86	9,254.00	.....	126.86	44.80	34.02
Tilton and Northfield	803.39	5,630.50	.....	803.39	1,126.80	1,838.06
Weare.....	.....	37,294.25	31.20	—31.20	1,834.13	1,865.93
Westmoreland	48.79	6,804.75	20.00	28.79	71.85	75.02
	\$9,677.83	\$203,551.39	\$168.91	\$9,508.92	\$7,759.03	\$7,380.73

TABLE No. 2.
Showing Receipts and Expenditures of Town Mutual Fire Insurance Companies for the year ending Dec. 31, 1901.

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Barnstead.....	\$150.56	.....	.....	\$32.50	\$32.50	.....	\$89.00
Bow.....	21.62	.....	.....	.....	.....	.....	8.25
Candia	66.43	.....	.....	.....	.....	\$6.16	32.65
Canterbury	51.40	\$233.14	\$234.09	233.14	315.00	225.00	261.47
Hollis	35.98	.....	.....	210.00	160.00	150.00	28.25
Loudon.....	80.56	.....	.....	.....	4.00	.....	17.25
Lyndeborough	32.25	.....	.....	.....	.....	.....	18.12
Milford.....	218.27	.....	.....	.....	.....	71.03	34.29
New Durham	20.93	.....	.....	4.00	4.00	17.50	28.63
Northwood	61.22	1,406.18	1,353.42	1,123.27	1,123.27	.....	275.88
Orford	82.34	.....	.....	.....	.....	.....	75.64

Piermont.....	118.18	436.96	436.96	425.00	425.00	.....	124.62
Sanbornton	140.88	.....	.....	210.00	210.00	6.51	55.00
Strafford	52.72	.....	.....	.....	.....	.....	23.97
Sunapee	947.19	.....	.....	.....	.....	100.25	220.41
Sutton.....	44.80	.....	.....	.....	.....	.....	34.02
Tilton and Northfield.	60.50	.....	1,028.81	.....	1,800.00	47.49	38.06
Weare.....	221.91	.....	1,612.22	290.00	1,568.00	.....	297.93
Westmoreland	71.85	.....	.....	50.00	50.00	.....	25.02
	\$2,479.59	\$2,076.28	\$4,665.50	\$2,577.91	\$5,691.77	\$623.94	\$1,688.46

TABLE No. 3.

Risks in force, Risks written, Premiums and Assessments received, Losses paid and other Expenditures of the Town Mutuals for the year 1901.

COMPANIES.	Risks in force Dec. 31, 1901.	Risks written during year.	Premiums and assessments received.	Losses and other expen- ditures.
Barnstead	\$222,548.00	\$43,785.00	\$150.56	\$122.00
Bow	53,815.00	12,250.00	21.62	8.25
Candia	102,775.00	23,275.00	66.43	32.65
Canterbury	129,035.00	25,310.00	285.49	576.47
Hollis	200,060.00	30,275.00	35.98	188.25
Loudon	104,165.00	17,712.50	80.56	21.25
Lyndeborough	131,962.00	20,397.00	32.25	18.12
Milford	164,830.00	38,705.00	218.27	34.29
New Durham	71,470.00	8,850.00	20.93	32.63
Northwood	306,422.00	48,255.00	1,414.64	1,399.15
Orford	120,060.00	39,770.00	82.34	75.64
Piermont	2 15,556.00	45,010.00	555.14	549.62

Sanbornton.....	119,597.00	25,575.00	140.88	265.00
Strafford	176,923.00	21,809.00	52.72	23.97
Sunapee	286,355.00	126,450.00	947.19	220.41
Sutton	90,100.00	17,940.00	44.80	34.02
Tilton and Northfield	112,610.00	11,000.00	1,089.31	1,838.06
Weare	496,015.00	102,035.00	1,834.13	1,865.93
Westmoreland.....	62,110.00	29,840.00	71.85	75.02
	\$3,076,408.00	\$689,243.50	\$7,145.09	\$7,380.73

TABLE No. 4.

Assets, Contingent Premiums, Liabilities, Surplus, Income, and Expenditures of the Grange and County Mutual Fire Insurance Companies for the year ending Dec. 31, 1901.

COMPANIES.	Cash assets.	Contingent premiums.	Liabilities (no reserve).	Surplus or deficit.	Income.	Expenditures.
Grange Mutual	\$4,784.70	\$170,014.80	\$1,715.00	\$3,069.70	\$25,204.65	\$20,619.95
Merrimack County	101.51	38,446.20	850.00	—748.49	2,473.76	2,439.77
Rockingham Farmers'	20,877.12	283,796.65	27,662.50	—6,785.38	41,984.16	41,278.46
	\$25,763.33	\$492,257.65	\$30,227.50	—\$4,464.17	\$69,662.57	\$64,338.18

TABLE No. 5.
Showing Receipts and Expenditures of the Grange and County Mutuals for the year ending Dec. 31, 1901.

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Grange Mutual.....	\$12,437.97	.....	\$12,622.51	\$11,954.43	\$17,069.78	\$144.17	\$3,550.17
Merrimack County.....	291.86	\$2,186.94	2,181.90	2,357.00	1,507.00	....	932.77
Rockingham Farmers..	1,163.56	....	24,355.60	16,029.54	16,416.16	16,465.00	24,862.30
	\$13,893.39	\$2,186.94	\$39,159.01	\$30,340.97	\$34,992.94	\$16,609.17	\$29,345.24

TABLE No. 6.

*Risks in force, Risks written, Premiums and Assessments received, Losses paid and other Expenditures of the
Grange and County Mutuals for the year 1901.*

COMPANIES.	Risks in force Dec. 31, 1901.	Risks written during year.	Premiums and assessments received.	Losses and other ex- penditures.
Grange Mutual.....	\$5,667,159.70	\$1,883,500.00	\$25,060.48	\$20,619.95
Merrimack County	652,649.00	94,700.00	2,473.76	2,439.77
Rockingham Farmers'	4,853,210.00	765,492.00	25,519.16	41,278.46
	\$11,173,018.70	\$2,743,692.00	\$53,053.40	\$64,338.18

TABLE No. 7.

Showing Assets, Policy Stipulations, Liabilities, and Surplus of the Cash Mutual Fire Insurance Companies for the year ending Dec. 31, 1901.

COMPANIES.	Gross assets.	Policy stipulations.	Liabilities including re-insurance.	Surplus or deficit.	Ratio of surplus to assets.
Concord Mutual	\$73,299.37	\$54,925.46	\$15,990.33	\$57,309.04	78.18
Manufacturers & Merchants'	78,698.92	110,538.58	35,567.19	43,131.73	54.80
	\$151,998.29	\$169,564.04	\$51,557.52	\$100,440.77	65.07

TABLE No. 8.

Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums, of the Cash Mutual Fire Insurance Companies for the year 1901.

COMPANIES.	Income.	Expendi- tures.	Ratio of ex- penditures to income.	Premiums received.	Losses paid.	Ratio of loss- es to pre- miums.	Expenses.	Ratio of ex- penses to income.	Ratio of ex- penses to premiums.
Concord Mutual.	\$19,390.01	\$14,356.00	74.03	\$16,791.32	\$7,154.88	42.61	\$3,975.04	20.50	23.67
Manufacturers & Merchants	32,355.34	30,231.81	93.43	29,126.62	18,082.78	62.08	9,385.52	29.01	32.22
	\$51,745.35	\$44,587.81	86.16	\$45,917.94	\$25,237.66	54.96	\$13,360.56	25.87	23.89

TABLE No. 9.

Risks written, Premiums received, Losses incurred by the Cash Mutuals, with Ratio of Losses incurred to Risks written and Premiums received, also Amount at Risk Dec. 31, 1901, and Cash Premiums thereon.

COMPANIES.	Risks written.	Cash premiums received.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.	Risks in force Dec. 31, 1901.	Premiums thereon.	Ratio of premiums to risks in force.
Concord Mutual.....	\$1,187,273.57	\$17,708.46	\$6,968.59	0.58	39.35	\$2,201,666.49	\$29,570.70	1.34
Manufact's & Merch'ts	2,072,827.00	32,791.14	19,892.27	0.96	60.66	4,010,758.00	55,269.29	1.37
	\$3,260,100.57	\$50,502.60	\$26,860.86	0.82	53.18	\$6,212,424.49	\$84,839.99	1.36

TABLE No. 10.

Ratio of Net Assets to Risks in force and of Premiums received to Risks written for the year 1901, by the Cash Mutual Fire Insurance Companies.

COMPANIES.	Risks in force.	Net assets.	Ratio of net assets to risks.	Risks written during year.	Premiums thereon.	Ratio of premiums to risks written.
Concord Mutual.....	\$2,201,666.49	\$72,094.39	3.27	\$1,187,273.57	\$17,708.46	1.48
Manufacturers & Merchants'	4,010,758.00	70,766.37	1.76	2,072,827.00	32,794.14	1.58
	\$6,212,424.49	\$142,860.76	2.29	\$3,260,100.57	\$50,502.60	1.54

TABLE No. 11.

Business of New Hampshire Cash Mutual Fire Insurance Companies within the State during the year ending Dec. 31, 1901.

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.	Ratio of losses incurred to risks written.			Ratio of losses incurred to premiums received.		
					to risks written.	Ratio of losses paid to risks written.	Ratio of losses incurred to premiums received.	Ratio of losses paid to premiums received.	Ratio of losses incurred to premiums received.	Ratio of losses paid to premiums received.
Concord Mutual.....	\$1,139,385.57	\$17,109.93	\$6,722.91	\$6,904.19	0.59	0.65	39.29	40.35		
Manufacturers & Merchants'..	2,040,877.00	32,190.55	19,882.27	18,292.57	0.97	0.89	61.76	56.82		
	\$3,180,262.57	\$49,300.48	\$26,605.18	\$25,196.76	0.83	0.79	53.96	51.11		

TABLE No. 12.
Ratio of Premiums to Risks written on Property in New Hampshire and on Property out of the State by New Hampshire Cash Mutuals during the year 1901.

COMPANIES.	Risks written on property in New Hampshire in 1901.	Premiums thereon.	Ratio of premiums to risks written.	Risks written on property not in New Hampshire in 1901.	Premiums thereon.	Ratio of premiums to risks written.
Concord Mutual	\$1,139,385.57	\$17,109.93	1.50	\$47,886.00	\$598.53	1.25
Manufacturers & Merchants'	2,040,877.00	32,190.55	1.57	31,950.00	603.59	1.88
	\$3,180,262.57	\$49,300.48	1.55	\$79,838.00	\$1,202.12	1.50

TABLE No. 13.

Showing Capital, Assets, Liabilities, and Surplus of New Hampshire Stock Fire Insurance Companies for the year ending Dec. 31, 1901, with Ratio of Surplus to Capital.

COMPANIES.	Capital.	Gross assets.	Liabilities, excluding capital.	Surplus over capital.	Ratio of sur- plus to cap- ital.	Surplus as to policy- holders.
Capital	\$200,000.00	\$394,563.73	\$158,926.59	\$35,637.14	17.82	\$235,637.14
Fire Underwriters' Association.	10,000.00	33,917.08	9,427.98	14,489.10	144.89	24,489.10
Granite State.....	200,000.00	580,150.84	265,510.30	114,640.54	57.32	314,640.54
New Hampshire.....	1,000,000.00	3,474,683.86	1,430,799.42	1,043,884.44	104.39	2,013,884.44
Portsmouth Fire Association..	50,000.00	141,900.30	9,602.40	82,297.90	164.59	132,297.90
State Dwelling House	15,000.00	38,393.15	5,847.35	17,545.80	116.96	32,545.80
	\$1,475,000.00	\$4,663,608.96	\$1,880,114.04	\$1,308,494.92	88.71	\$2,783,494.92

TABLE No. 14.

Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums of the Stock Fire Insurance Companies for the year 1901.

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenditures to income.	Ratio of expenses to premiums.
Capital	\$162,087.41	\$175,064.29	108.00	\$145,640.23	\$109,805.24	75.39	\$61,259.05	37.79	42.06
Fire Underwrit's.	11,403.76	7,817.67	68.55	8,815.57	3,487.40	39.56	3,730.27	32.71	42.31
Granite State....	348,394.38	322,095.17	92.45	326,497.62	197,228.71	60.40	112,866.46	32.39	34.56
New Hampshire.	1,598,001.95	1,605,452.30	100.47	1,448,246.97	920,830.76	63.58	584,621.54	36.58	40.36
Portsmouth Fire.	13,745.40	16,650.74	121.13	6,634.04	5,233.11	78.88	7,417.63	53.96	111.81
State Dw. House	4,496.08	4,128.02	91.81	2,776.35	122.24	4.40	1,772.70	39.42	63.85
	\$2,138,128.98	\$2,131,208.19	99.67	\$1,938,610.78	\$1,236,707.46	63.79	\$771,667.65	36.09	39.81

TABLE No. 15.

Risks written, Premiums received, Losses incurred by the Stock Fire Insurance Companies; also Risks in force Dec. 31, 1901, and Premiums thereon.

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.	Risks in force Dec. 31, 1901.	Premiums thereon.	Ratio of premiums to risks in force.
Capital.....	\$20,910,121.00	\$245,927.61	\$108,073.25	0.52	43.94	\$21,562,183.00	\$253,665.06	1.03
Fire Underwrit's	2,437,563.00	11,085.88	5,703.05	0.23	51.44	1,231,510.00	15,580.61	1.26
Granite State ...	34,287,201.00	447,882.72	199,273.06	0.58	44.49	37,030,996.00	430,559.34	1.16
New Hampshire.	153,006,179.00	1,845,100.85	930,132.54	0.61	50.41	209,999,466.00	2,430,538.69	1.16
Portsmouth	860,532.00	10,329.90	6,684.76	0.77	64.71	1,765,824.00	18,877.36	1.07
State Dw. House	318,335.00	2,946.70	122.21	0.04	4.15	1,158,710.00	11,217.06	0.96
	\$211,819,931.00	\$2,563,273.66	\$1,249,988.90	0.59	48.76	\$275,768,689.00	\$3,160,438.12	1.22

TABLE No. 16.

Ratio of Net Assets to Risks in force and of Premiums received to Risks written in 1901 by New Hampshire Stock Fire Insurance Companies.

COMPANIES.	Risks in force Dec. 31, 1901.	Net assets.	Ratio of net assets to risks.	Risks written in 1901.	Premiums thereon.	Ratio of premi- ums to risks written.
Capital.....	\$24,562,183.00	\$302,469.66	1.47	\$20,910,121.00	\$245,927.61	1.12
Fire Underwriters' Association.	1,231,510.00	32,279.40	2.62	2,437,563.00	11,085.88	0.45
Granite State	37,050,996.00	529,920.21	1.43	34,287,201.00	447,882.72	1.30
New Hampshire	209,999,466.00	3,259,153.78	1.55	153,006,179.00	1,845,100.85	1.21
Portsmouth Fire Association...	1,765,824.00	141,736.58	8.02	860,532.00	10,329.90	1.20
State Dwelling House	1,158,710.00	38,154.33	3.29	318,335.00	2,946.70	0.92
	\$275,768,689.00	\$4,363,713.96	1.58	\$211,819,931.00	\$2,563,273.66	1.21

TABLE No. 17.

Business of New Hampshire Stock Fire Insurance Companies within the State during 1901.

COMPANIES.	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses paid to risks written.	Ratio of losses incurred to risks written.	Ratio of losses paid to premiums received.	Ratio of losses incurred to premiums received.
Capital	\$3,737,058.46	\$54,980.65	\$33,808.50	\$34,697.20	0.90	0.92	61.49	63.11
Fire Underwriters'	2,437,563.00	11,085.88	4,629.34	5,653.45	0.19	0.23	41.75	50.99
Granite State.....	12,271,639.00	172,815.44	117,094.85	131,706.55	0.95	1.07	67.75	76.21
New Hampshire.....	17,510,732.00	194,285.70	107,151.09	115,488.93	0.61	0.65	55.15	59.41
Portsmouth Fire Ass'n.	758,137.00	9,065.98	5,727.14	5,847.45	0.75	0.77	63.17	64.49
State Dwelling House..	318,335.00	2,946.70	122.24	122.24	0.03	0.03	4.15	4.15
	\$37,033,464.46	\$445,180.35	\$268,533.16	\$293,515.82	0.72	0.79	60.32	65.93

TABLE No. 18.

Ratio of Premiums to Risks written on Property in New Hampshire and on Property out of the State by New Hampshire Stock Fire Insurance Companies during the year 1901.

COMPANIES.	Risks written on property in New Hamp- shire in 1901.	Premiums thereon.	Ratio of pre- miums to risks written.	Risks written on property not in New Hamp- shire in 1901.	Premiums thereon.	Ratio of pre- miums to risks written.
Capital	\$3,737,058.46	\$54,980.65	1.47	\$17,173,062.54	\$190,946.96	1.11
Fire Underwriters' Association....	2,437,563.00	11,085.88	0.46	.....	.....	.....
Granite State.....	12,271,639.00	172,815.44	1.41	22,015,562.00	275,067.28	1.24
New Hampshire.....	17,510,732.00	194,285.70	1.11	125,495,447.00	1,650,815.15	1.21
Portsmouth Fire Association	758,137.00	9,065.98	1.19	102,395.00	1,263.92	1.23
State Dwelling House.....	318,335.00	2,946.70	0.92	.....	.....	.....
	\$37,033,464.46	\$445,180.35	1.20	\$174,786,466.54	\$2,118,093.31	1.21

TABLE No. 19.

Showing Capital, Assets, Liabilities, and Surplus of Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending Dec. 31, 1901.

STOCK COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Liabilities except capital.	Surplus as regards policy-holders.	Surplus over all liabilities.
Aetna	\$1,000,000.00	\$11,071,948.37	\$1,257,735.67	\$9,814,212.70	\$5,811,212.70
Agricultural	500,000.00	2,376,679.35	1,245,115.01	1,131,564.34	631,534.34
American Central	1,000,000.00	3,191,538.33	902,796.13	2,288,741.90	1,288,741.90
American, Mass.	300,000.00	709,192.32	275,117.32	434,075.00	131,345.00
American, N. J.	600,000.00	3,925,681.55	1,552,173.48	2,373,208.07	1,773,208.07
Assurance Company of America.	200,000.00	570,782.12	276,192.22	294,590.20	91,590.20
Boston	1,000,000.00	3,612,673.38	898,077.27	2,714,596.11	1,744,596.11
British-American.	200,000.00	328,859.36	100,248.39	228,610.97	28,610.97
Caledonian-American.	200,000.00	310,050.51	23,260.12	286,790.12	86,790.12
Commercial Union.	200,000.00	338,308.64	104,003.04	234,305.60	34,305.60
Connecticut.	1,000,000.00	4,318,611.52	2,198,678.91	2,119,932.58	1,119,932.58
Continental.	1,000,000.00	11,599,041.81	5,431,385.11	6,167,626.67	5,167,626.67
Delaware.	702,875.00	1,549,922.69	760,910.56	789,012.13	86,137.13
Equitable Fire & Marine.	400,000.00	983,109.83	146,857.71	536,252.12	136,252.12
Fire Association.	500,000.00	6,155,692.48	5,001,781.84	1,150,907.64	650,907.64
Fire Ins. Co., County of Philadelphia.	400,000.00	981,110.02	438,718.33	542,391.69	112,391.69
Fireman's Fund.	1,000,000.00	4,461,551.93	1,827,137.39	2,634,414.54	1,634,414.54
Firemen's	1,000,000.00	2,778,333.49	559,477.06	2,218,856.43	1,218,856.43
Franklin.	400,000.00	3,087,001.53	1,600,371.51	1,486,629.99	1,086,629.99

TABLE No. 19.—*Continued.*

STOCK COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Liabilities except capital.	Surplus as regards policy-holders.	Surplus over all liabilities.
German Alliance.....	\$400,000.00	\$1,128,177.48	\$306,703.29	\$821,474.19	\$421,474.19
German-American	1,000,000.00	9,268,636.73	3,659,917.79	5,608,718.94	4,608,718.94
Germania	1,000,000.00	5,371,211.79	1,809,907.16	3,561,304.63	2,561,304.63
Greenwich	200,000.00	1,912,624.26	1,593,488.74	319,135.52	119,135.52
Hanover	1,000,000.00	3,308,217.91	1,693,554.55	1,614,663.36	614,663.36
Hartford	1,250,000.00	12,170,489.81	7,865,776.89	4,304,712.92	3,054,712.92
Home	3,000,000.00	15,194,192.95	6,161,070.07	9,033,122.88	6,033,122.88
Home Fire & Marine	300,000.00	1,157,832.67	578,033.69	579,798.98	279,798.98
Indemnity	200,000.00	372,703.18	126,351.14	246,349.04	46,349.04
Insurance Company of No. America..	3,000,000.00	10,020,209.89	5,253,254.67	4,767,235.22	1,767,235.22
Lafayette	200,000.00	491,189.29	268,987.79	222,201.50	22,201.50
Mercantile Fire & Marine	400,000.00	752,906.75	215,894.65	537,012.10	137,012.10
Merchants'	400,000.00	1,229,004.73	673,485.58	555,519.15	155,519.15
National	1,000,000.00	5,424,437.00	2,798,321.95	2,626,115.05	1,626,115.05
National Standard	200,000.00	602,593.14	283,008.12	319,585.02	119,585.02
Niagara	500,000.00	3,177,779.65	1,665,701.90	1,512,077.75	1,012,077.75
Orient	500,000.00	2,164,321.05	950,333.46	1,213,987.59	713,987.59
Pelican	200,000.00	425,505.82	135,798.00	289,707.82	89,707.82
Pennsylvania	400,000.00	5,440,663.54	2,914,856.12	2,525,807.42	2,125,807.42
Phoenix, N. Y.	1,000,000.00	6,901,765.09	4,020,468.77	2,881,296.32	1,881,296.32
Phoenix, Conn.	2,000,000.00	5,953,444.45	2,756,166.95	3,197,277.50	1,197,277.50
Providence Washington.....	500,000.00	2,188,311.50	1,272,025.35	916,286.15	416,286.15
Queen	500,000.00	4,954,755.00	2,075,995.99	2,878,759.01	2,378,759.01

Security	300,000.00	1,108,852.83	607,774.12	501,078.71	201,078.71
Springfield Fire & Marine	2,000,000.00	5,790,220.23	2,371,825.50	3,418,394.73	1,418,394.73
Traders'	500,000.00	2,505,082.87	986,344.11	1,518,738.76	1,018,738.76
United Firemen's	300,000.00	1,607,309.09	1,116,340.11	490,968.88	190,968.88
United States	250,000.00	741,489.70	376,562.05	364,927.65	114,927.65
Westchester	300,000.00	3,153,178.53	1,597,263.43	1,555,915.10	1,255,915.10
Williamsburgh City	250,000.00	2,208,358.55	750,079.68	1,458,278.87	1,208,278.87
Total	\$37,452,875.00	\$182,105,825.04	\$81,778,695.38	\$97,327,129.66	\$59,874,254.56
MUTUAL COMPANIES OF OTHER STATES.					
Fitchburg .....	.....	\$204,342.78	\$150,360.11	\$53,982.67	\$53,982.67
Merchants & Farmers' .....	.....	252,348.06	154,014.82	98,333.21	98,333.21
Merrimack .....	.....	256,714.62	225,908.70	30,805.92	30,805.92
Providence .....	.....	512,137.32	146,337.07	365,800.25	365,800.25
Quincy .....	.....	666,679.04	249,010.54	417,668.50	417,668.50
Traders & Mechanics' .....	.....	683,800.42	312,692.01	371,108.41	371,108.41
Total .....	.....	\$2,576,022.24	\$1,238,323.25	\$1,337,698.99	\$1,337,698.99

TABLE No. 19.—*Continued.*

COMPANIES OF OTHER COUNTRIES.	Deposit capital.	Assets in the United States.	Liabilities except deposits in the United States.	Surplus as to policy-holders in the United States.	Surplus over all liabilities in the United States.
Aachen & Munich.....	\$200,000.00	\$927,818.13	\$474,405.31	\$453,442.82	\$253,442.82
British America.....	200,000.00	1,302,377.76	810,644.41	491,733.32	291,733.32
Caledonian.....	200,000.00	1,802,483.17	929,742.93	872,770.24	672,770.24
Commercial Union.....	200,000.00	3,841,446.87	2,620,688.49	1,220,758.38	1,020,758.38
Hamburg-Bremen.....	200,000.00	1,559,725.20	1,149,633.05	410,092.15	210,092.15
Imperial.....	200,000.00	1,795,625.62	988,368.11	807,257.51	607,257.51
Liverpool & London & Globe.....	200,000.00	10,137,560.89	5,282,242.62	4,855,318.27	4,655,318.27
London Assurance.....	200,000.00	2,423,721.49	1,088,072.10	1,335,649.39	1,135,649.39
London & Lancashire.....	200,000.00	2,544,682.94	1,642,197.33	902,485.61	702,485.61
Manchester.....	200,000.00	1,822,770.37	1,241,393.16	578,377.21	378,377.21
Moscow.....	200,000.00	753,587.41	532,619.23	220,968.18	20,968.18
Munich Reinsurance.....	200,000.00	2,102,495.55	1,565,568.24	536,987.31	336,987.31
National Assurance.....	200,000.00	576,956.81	348,315.50	228,641.31	28,641.31
North British & Mercantile.....	200,000.00	5,286,170.37	2,606,985.17	2,679,185.20	2,479,185.20
Northorn.....	200,000.00	2,806,910.20	1,410,937.61	1,395,972.59	1,195,972.59
North German.....	200,000.00	439,568.46	161,981.38	277,584.08	77,584.08
Norwich Union.....	200,000.00	2,171,048.68	1,473,999.80	697,048.88	497,048.88
Palatine of London.....	200,000.00	1,548,176.75	718,398.50	829,778.25	629,778.25
Phoenix Assurance.....	200,000.00	2,897,059.21	2,432,592.89	464,466.32	264,466.32
Royal Exchange.....	200,000.00	1,510,654.18	636,215.59	865,438.59	665,438.59
Royal.....	200,000.00	7,303,215.70	4,704,402.85	2,598,812.85	2,398,812.85
Salamandra.....	200,000.00	774,573.29	491,858.95	282,714.34	82,714.34
Scottish Union.....	200,000.00	4,359,080.95	2,085,415.05	2,273,665.90	2,073,665.90

Skandia	200,000.00	910,742.59	498,011.38	412,731.21	212,731.21
Sun	200,000.00	2,657,954.44	1,679,313.98	978,640.46	778,640.46
e Svea	200,000.00	762,731.18	422,657.75	340,073.43	140,073.43
Thuringia	200,000.00	1,072,347.26	675,853.77	396,493.49	196,493.49
Union Assurance	200,000.00	1,500,816.71	838,973.39	661,843.32	461,843.32
Western	200,000.00	2,234,923.09	1,482,912.28	732,010.81	552,010.81
Total.....	\$5,800,000.00	\$69,827,255.27	\$40,997,313.85	\$28,829,941.42	\$23,029,941.42
Aggregate	\$43,252,875.00	\$254,509,102.55	\$127,014,332.48	\$127,494,770.07	\$84,241,894.97

TABLE No. 20.

Risks in force, Risks written, Premiums received, and Losses incurred, with Ratio of Premiums received and Losses incurred to Risks written, for the year 1901.

STOCK COMPANIES OF OTHER STATES.	Fire risks in force Dec. 31, 1901.	Fire risks written during year.	Premiums received thereon.	Ratio of premiums written to risks written.	Fire losses incurred in 1901.	Ratio of losses incurred to risks written.
<i>Etna</i>	\$566,613,100	\$488,277,599	\$5,771,164.47	1.18	\$2,665,340.74	0.51
<i>Agricultural</i>	239,617,000	164,453,500	1,653,972.00	1.00	554,874.00	0.34
<i>American Central</i>	141,472,975	133,569,983	1,478,628.50	1.11	665,527.27	0.49
<i>American, Mass</i>	39,235,120	37,670,375	422,567.29	1.12	163,974.88	0.44
<i>American, N. J.</i>	281,293,160	173,488,425	1,761,638.77	1.01	637,062.70	0.37
<i>Assurance Co. of America</i>	36,878,839	53,761,834	617,527.22	1.15	234,586.37	0.41
<i>Boston</i>	82,546,816	80,651,759	846,640.22	1.05	471,256.86	0.58
<i>British-American</i>	17,187,909	21,384,282	252,036.88	1.18	90,615.52	0.42
<i>Caledonian-American</i>	2,210,863	15,703,775	160,556.23	1.02	81,139.81	0.52
<i>Commercial Union</i>	15,338,657	25,790,012	271,164.62	1.05	77,751.16	0.30
<i>Connecticut</i>	328,391,270	228,707,070	2,813,097.85	1.23	1,450,899.41	0.63
<i>Continental</i>	924,495,543	611,682,411	5,793,536.75	0.95	2,684,656.49	0.44
<i>Delaware</i>	110,983,187	80,008,696	890,980.44	1.11	389,242.00	0.49
<i>Equitable Fire & Marine</i>	66,247,839	56,414,107	674,611.78	1.20	323,979.71	0.57
<i>Fire Association</i>	408,113,644	340,732,328	4,359,881.82	1.25	2,223,716.90	0.65
<i>Fire Ins. Co., County of Phila.</i>	30,228,238	30,490,470	358,003.43	1.17	140,523.23	0.46
<i>Fireman's Fund</i>	246,850,947	229,763,212	2,866,043.74	1.25	1,009,058.48	0.41
<i>Firemen's</i>	108,017,245	68,450,775	722,865.25	1.06	326,402.75	0.48
<i>Franklin</i>	92,655,518	61,944,343	740,171.89	1.19	343,528.08	0.55
<i>German Alliance</i>	57,205,452	50,393,927	464,207.20	0.92	225,197.46	0.45
<i>German-American</i>	686,958,844	669,430,867	6,009,155.67	0.90	2,046,949.95	0.31
<i>Germania</i>	414,751,810	250,236,851	2,132,573.54	0.85	792,417.87	0.31
<i>Greenwich</i>	301,616,714	210,646,724	2,052,652.10	0.97	997,111.70	0.47
<i>Hanover</i>	277,755,747	267,751,892	2,747,205.77	1.03	1,165,963.46	0.43

Hartford	1,221,992,701	1,019,068,207	11,614,027.12	1.14	6,075,881.18	0.59
Home	963,192,150	923,613,699	8,524,049.00	0.92	3,258,300.63	0.35
Home Fire & Marine	63,645,353	63,249,990	869,731.21	1.37	284,864.12	0.45
Indemnity	18,947,356	23,562,780	275,257.63	1.17	133,526.14	0.57
Insurance Co. of No. America	615,125,855	570,135,310	5,907,685.38	1.04	2,957,997.25	0.52
Lafayette	39,575,812	46,912,914	581,520.13	1.24	234,887.36	0.50
Mercantile Fire & Marine	30,672,330	44,107,447	489,569.25	1.11	136,286.00	0.31
Merchants'	108,956,419	97,011,799	1,089,389.00	1.12	528,074.75	0.51
National	506,668,065	520,605,644	4,794,779.88	0.92	1,864,344.42	0.35
National Standard	37,230,491	56,024,251	661,912.96	1.18	234,432.68	0.42
Niagara	295,483,754	237,773,080	2,525,860.12	1.06	1,182,313.06	0.50
Orient	140,946,351	127,054,015	1,518,844.01	1.19	735,229.00	0.58
Pelican	20,633,248	26,407,020	273,763.71	1.01	95,628.79	0.36
Pennsylvania	359,232,678	269,343,016	3,010,797.44	1.12	1,477,438.33	0.55
Phoenix, N. Y.	667,010,431	513,614,000	5,679,627.70	1.11	2,494,617.66	0.49
Phoenix, Conn.	451,024,513	385,018,845	3,771,844.79	0.97	1,921,766.00	0.49
Providence-Washington	158,376,835	186,435,408	1,798,394.61	0.96	1,042,559.32	0.56
Queen	325,388,162	277,953,937	3,198,658.49	1.15	1,467,456.83	0.53
Security	97,739,899	82,146,486	867,088.26	1.06	336,146.51	0.41
Springfield Fire & Marine	402,150,165	313,578,672	3,923,493.87	1.25	1,611,104.31	0.46
Traders'	130,824,083	132,661,127	1,097,157.83	1.28	837,226.21	0.63
United Firemen's	55,518,719	42,629,931	469,221.37	1.10	222,756.82	0.52
United States ..	48,023,681	57,434,876	612,159.69	1.07	216,303.03	0.38
Westchester	303,323,661	234,409,571	2,385,913.14	1.02	1,125,202.84	0.48
Williamsburgh City	150,546,438	99,511,510	990,020.99	0.99	405,343.78	0.41
MUTUAL COMPANIES OF OTHER STATES.		\$12,688,265,617	\$113,391,650.41	1.05	\$50,641,463.82	0.47
Fitchburg	\$17,894,735	\$7,041,859	\$97,249.18	1.38	\$43,992.36	0.62
Merchants & Farmers'	20,276,680	6,729,940	97,885.94	1.45	28,557.00	0.44
Merimack	27,094,328	7,965,153	116,375.71	1.46	38,694.41	0.48
Providence	26,598,714	7,525,141	78,729.75	1.05	23,477.66	0.31
Quincy	33,152,599	9,140,137	131,269.84	1.47	41,186.23	0.45
Traders & Mechanics'	41,534,226	11,218,195	168,486.29	1.50	55,962.00	0.50
		\$166,551,282	\$692,996.71	1.39	\$231,869.66	0.46

TABLE No. 20.—Continued.

MUTUAL COMPANIES OF OTHER COUNTRIES.	Fire risks in force Dec. 31, 1901.	Fire risks written during year.	Premiums re- ceived thereon.	Ratio of pre- miums to risks writ- ten.	Fire losses in- curred in 1901.	Ratio of losses incurred to risks written.
Aachen & Munich.....	\$57,547,285	\$60,673,400	\$812,450.11	1.34	\$384,064.79	0.63
British America	114,959,643	105,665,650	1,329,392.57	1.26	682,806.33	0.65
Caledonian.....	150,130,818	170,240,347	1,808,021.52	1.06	908,146.93	0.53
Commercial Union.....	402,197,928	353,263,746	3,777,479.04	1.07	1,865,485.78	0.53
Hamburg-Bremen	170,889,339	139,899,505	1,769,302.48	1.26	937,760.13	0.67
Imperial.....	159,367,339	128,706,551	1,580,303.67	1.23	858,645.60	0.67
Liverpool & London & Globe ..	911,528,314	854,656,804	8,199,861.84	0.96	3,841,388.62	0.45
London Assurance	182,563,999	150,153,048	1,388,925.72	0.92	556,905.44	0.37
London & Lancashire.....	351,541,450	281,410,522	2,612,551.04	0.93	1,082,262.18	0.38
Manchester.....	190,349,213	182,497,461	2,108,292.83	1.16	1,121,396.56	0.61
Moscow.....	88,267,906	98,849,306	904,845.02	0.91	483,258.84	0.48
Munich Reinsurance	241,134,214	270,900,378	3,028,105.39	1.11	1,346,282.65	0.49
National Assurance	42,930,370	52,726,619	687,668.63	1.30	411,315.14	0.78
North British & Mercantile.....	455,259,603	416,386,255	3,930,495.93	0.94	1,956,917.60	0.47
Northern.....	230,218,260	210,669,069	2,172,375.94	1.03	933,174.53	0.44
North German.....	19,314,417	36,688,929	518,122.70	1.41	220,651.87	0.60
Norwich Union	257,952,574	227,283,407	2,401,299.54	1.06	1,423,068.59	0.63
Palatine of London	104,073,054	146,787,020	1,666,771.30	1.14	334,816.06	0.23
Phoenix Assurance.....	340,091,098	440,888,755	4,188,960.06	0.95	1,950,323.40	0.44
Royal	103,576,885	116,230,061	1,272,790.26	1.09	612,840.37	0.53
Royal Exchange.....	754,589,839	788,450,394	6,737,661.94	0.85	2,702,181.32	0.34
Salamandra	60,423,634	60,772,299	937,700.67	1.54	519,351.06	0.85
Scottish Union.....	367,690,544	403,582,380	4,059,033.60	1.00	1,408,866.16	0.34

Skandia.....	92,799,632	124,476,738	927,218.85	0.74	455,615.18	0.36
Sum.....	320,261,374	234,952,095	2,391,071.26	1.02	1,031,182.17	0.44
Svea.....	49,391,832	62,717,351	913,514.68	1.46	399,078.32	0.64
Thuringia.....	114,084,832	108,780,885	1,448,837.06	1.33	659,292.83	0.61
Union Assurance.....	126,306,271	146,955,842	1,466,865.15	1.00	667,819.30	0.45
Western.....	238,106,054	257,797,542	2,595,535.77	1.01	1,254,582.27	0.49
Total	\$6,704,547,721	\$6,632,362,359	\$67,635,454.57	1.01	\$31,013,480.02	0.46
Aggregate.. ..	\$19,559,364,620	\$17,403,691,816	\$181,720,101.69	1.04	\$81,886,813.50	0.47

TABLE No. 21.

Showing the Business done in New Hampshire by the Fire and Fire Marine Insurance Companies of other States and Countries for the year ending Dec. 31, 1901.

STOCK COMPANIES OF OTHER STATES.	Risks written in 1901.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.
Zetna	\$4,601,917.00	\$64,390.46	\$37,533.62	\$41,762.66	0.90	64.85
Agricultural	276,400.00	4,059.99	1,414.00	1,180.00	0.42	29.06
American Central.....	494,577.00	7,406.02	4.44	14.04	0.003	0.19
American, Mass	431,212.00	5,574.36	5,058.49	4,911.29	1.13	88.09
American, N. J.	321,763.00	3,797.94	1,482.09	1,627.74	0.50	42.86
Assurance Co. of America	61,619.00	917.11	118.44	118.44	0.19	12.91
Boston	547,545.00	10,196.13	5,875.04	9,143.55	1.67	89.67
British-American.....	43,238.00	635.87	303.54	303.54	0.70	47.73
Caledonian-American.....	30,574.00	562.26	109.80	734.80	2.40	130.68
Commercial Union.....	25,250.00	218.58	.....	15.00	0.05	6.86
Connecticut.....	568,800.00	8,591.06	6,494.38	7,494.56	1.32	87.23
Continental.....	2,449,214.00	39,004.56	30,883.92	31,226.18	1.27	80.05
Delaware.....	256,323.00	5,041.98	2,153.65	2,154.00	0.84	42.72
Equitable Fire & Marine.....	122,850.00	1,712.73	127.95	127.95	0.10	7.47
Fire Association.....	1,587,040.00	24,403.61	28,990.25	34,692.68	2.18	142.61
Fire Insurance Co., County of Phila.....	354,228.00	4,490.97	1,841.30	1,842.98	0.52	41.03
Fireman's Fund.....	567,354.24	8,085.91	5,837.63	5,551.08	0.97	68.65
Firemen's.....	513,709.03	7,123.86	1,544.17	1,544.17	0.30	21.67
Franklin	195,276.67	3,323.79	2,136.67	2,140.67	1.09	64.40
German Alliance.....	23,685.00	154.38	.....	.....	.....	.....

German-American.....	1,280,464.00	13,342.34	9,633.56	6,568.56	0.51	49.23
Germania.....	260,870.00	3,496.54	489.84	509.04	0.19	14.55
Greenwich.....	1,075,871.00	11,313.82	6,290.57	6,760.13	0.63	59.75
Hanover.....	862,954.63	12,579.07	6,721.84	7,685.17	0.95	61.09
Hartford.....	1,985,137.00	29,809.25	14,953.25	16,102.07	0.81	54.02
Home.....	3,337,442.00	40,189.37	32,312.18	40,540.72	1.21	100.87
Home Fire & Marine.....	54,241.30	1,006.80	1,513.11	1,513.11	2.78	150.28
Indemnity.....	36,450.00	448.71	442.07	142.07	1.21	98.69
Insurance Co. of North America.....	4,709,452.00	67,451.49	45,655.00	53,862.18	1.14	79.85
Lafayette.....	146,443.00	2,331.40	175.08	225.08	0.15	9.61
Mercantile Fire & Marine.....	525,527.00	5,250.84	3,587.83	2,156.36	0.41	41.06
Merchants'.....	529,239.00	8,056.98	2,480.21	3,098.71	0.58	38.46
National.....	1,728,411.00	20,094.17	14,340.87	15,224.77	0.88	75.76
National Standard.....	64,444.00	963.31	13.37	13.37	0.02	1.39
Niagara.....	1,488,884.00	24,793.16	10,010.18	10,817.78	0.73	43.63
Orient.....	1,025,941.00	14,590.09	12,714.20	9,869.20	0.96	67.64
Pelican.....	43,322.00	662.71	381.26	381.26	0.88	57.53
Pennsylvania.....	609,620.00	8,550.50	8,506.36	9,306.36	1.52	108.84
Phoenix, N. Y.....	1,545,316.00	14,741.65	7,953.05	8,714.29	0.56	59.11
Phoenix, Conn.....	1,439,795.00	19,180.85	12,788.06	13,616.37	0.94	70.98
Providence-Washington.....	1,575,537.00	10,228.84	2,283.61	2,134.18	0.13	20.86
Queen.....	803,720.00	13,262.04	3,169.01	4,079.27	0.51	30.76
Security.....	121,810.00	1,314.71	.....	.....	.....	.....
Springfield Fire & Marine.....	1,294,677.00	23,354.12	14,039.34	11,884.51	0.91	50.88
Traders'.....	422,875.00	8,784.61	3,938.60	4,000.09	0.94	45.53
United Firemen's.....	186,558.00	2,818.58	1,049.00	1,049.00	0.56	37.21
United States.....	266,260.00	3,109.66	1,451.10	1,158.70	0.54	46.90
Westchester.....	587,593.00	9,216.11	2,788.48	2,668.40	0.45	28.95
Williamsburgh City.....	695,613.00	9,235.95	1,564.05	1,592.80	0.22	17.24
	\$42,117,044.87	\$579,869.24	\$353,164.46	\$382,858.88	0.91	66.02

TABLE No. 21.—*Continued.*

MUTUAL COMPANIES OF OTHER STATES.	Risks written in 1901.	Premiums received.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums received.
Fitchburg	\$1,031,091.00	\$13,903.77	\$6,219.16	\$8,159.66	0.78	58.68
Merchants & Farmers'	465,713.00	6,540.81	1,972.70	1,447.20	0.31	22.12
Merrimack	333,192.00	3,373.39	1,002.55	1,005.50	0.30	29.81
Providence	487,750.00	5,831.17	821.73	821.73	0.17	14.09
Quincy	256,292.00	3,873.14	2,575.92	2,575.92	1.00	66.50
Traders & Mechanics'	925,838.00	13,557.58	3,508.09	3,508.09	0.37	25.87
	\$3,499,876.00	\$47,079.86	\$16,100.15	\$17,518.10	0.50	37.21
COMPANIES OF OTHER COUNTRIES.						
Aachen & Munich	\$150,493.00	\$3,051.47	\$4,612.45	\$4,609.20	3.06	151.04
British America	575,650.00	7,785.07	2,344.92	1,917.47	0.33	26.29
Caledonian	761,878.00	12,819.41	5,813.65	8,745.64	1.14	68.22
Commercial Union	1,126,085.09	17,442.81	11,461.74	11,351.74	1.01	65.07
Hamburg-Bremen	456,181.00	7,244.81	2,152.21	2,202.21	0.48	30.39
Imperial	203,573.00	3,534.44	628.14	528.14	0.26	14.94
Liverpool & London & Globe	3,061,884.00	27,587.54	14,175.57	12,495.57	0.41	45.29
London Assurance	389,378.00	5,352.61	2,255.39	1,251.39	0.32	23.38
London & Lancashire	1,123,548.00	17,410.33	9,519.78	9,514.49	0.84	54.64
Manchester	805,668.00	10,949.14	2,695.40	3,372.19	0.41	30.79
Moscow	271,554.00	6,619.63	2,728.59	2,139.77	0.78	32.32
Munich Reinsurance *	.....	.....	.....	.....	.....	.....
National Assurance	560,486.00	8,671.75	6,038.55	6,038.55	1.07	69.63
North British & Mercantile	1,111,254.00	13,056.36	7,116.72	6,685.75	0.60	51.20

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Northern	759,325.00	9,072.72	4,368.61	3,662.81	0.48	40.37
North German	45,206.00	688.38	41.43	41.43	0.09	6.01
Norwich Union	776,155.00	12,046.94	8,919.66	8,664.53	1.11	71.92
Palatine	302,350.00	3,260.62	.....	20.00	0.007	0.61
Phoenix Assurance	1,764,421.00	16,180.39	11,892.72	11,603.00	0.62	71.64
Royal Exchange	336,241.00	4,031.12	1,674.47	1,674.47	0.49	41.53
Royal	2,955,368.49	33,609.58	22,008.69	21,944.81	0.74	65.29
Salamandra	202,280.00	3,464.16	1,366.83	1,377.13	0.68	39.75
Scottish Union	843,337.00	10,511.83	6,983.63	6,960.70	0.82	66.21
Skandia	1,030,563.57	5,436.95	3,330.47	3,330.47	0.32	61.25
Sun Insurance Office	511,987.00	9,633.39	4,989.95	6,551.63	1.28	68.01
Svea Fire & Life	149,160.00	2,304.95	1,780.91	1,780.91	1.19	77.26
Thuringia	157,582.00	4,111.76	2,428.87	2,928.87	1.85	71.23
Union Assurance	460,267.00	6,324.40	2,412.53	2,412.53	0.52	38.14
Western	1,426,023.00	13,021.38	7,730.78	7,673.79	0.53	58.93
Total	\$22,317,898.06	\$275,223.94	\$150,602.66	\$151,509.19	0.67	55.04
Aggregate	\$67,934,818.93	\$902,173.04	\$519,867.27	\$551,886.17	0.81	61.17

* Reinsurance only.

TABLE No. 22.

Detailed Statistics of Fires in New Hampshire for the Six Months ending July 1, 1901.

Tabulated from Reports of City and Town Authorities under the Law of 1889.

PROPERTY.	Total.	Partial.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Barber shop.....	1		\$1,000	\$3,000	\$1,100	\$1,100	\$1,000	\$700	\$125	\$125
Barns and stables..	16	2	19,330	13,075	16,009	9,297	7,987	5,867	3,411	2,336
Blacksmith shops..	1	2	2,000	1,500	439	339	1,850	800	350	100
Bobbin factories...	1	1	4,500	3,300	2,100	1,856	6,200	1,700	3,125	1,550
Brewery	1	1	60,000	60,000	1,102	1,102	119,000	50,000	7,205	7,205
Business blocks....	3		140,000	80,000	2,251	2,251	.....	.....	.....	.....
Carriage factory...	1		10,000	5,000	95	95	15,000	10,000	352	352
Churches	1	1	5,000	4,000	5,000	4,000	8,500	3,000	695	195
Cigar store.....	1		.....	.....	.....	.....	1,000	600	25	25
Clothing store.....	1		.....	.....	.....	.....	7,945	7,000	882	882
Conservatory	1		6,000	750	675	675	5,000	.....	700	.....
Dentist's rooms.....	1		.....	.....	.....	.....	1,000	.....	25	.....
Drug-stores.....	2		.....	.....	.....	.....	36,000	11,500	25,006	13,506
Dry-goods stores..	1	4	4,000	3,850	4,000	3,850	48,300	30,500	8,936	8,936
Dry-house	1		1,500	500	60	60	1,200	900	213	213
Dwellings	46	89	250,728	173,568	83,717	45,799	74,400	37,300	29,359	14,021
Dye-house	1		2,000	1,000	150	150	500	500	400	275
Engine-houses.....	1	1	4,500	2,700	4,000	2,830	5,500	100	700	100

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Foundries	2	4,500	2,500	1,100	1,100	1,500	500	74	74
Freight cars	2	340	340	340	340	5,000	2,000	800	800
Fur store	1	.....	.....	.....	.....	.....	.....	.....	.....
Gas-house	1	1,000	.....	50	.....	2,000	.....	10	.....
Grocery stores	3	15,500	12,900	7,095	3,295	18,900	15,250	13,944	7,144
Halls and offices	3	10,000	6,000	10	10	1,600	1,575	731	731
Hardware stores	1	9,500	9,000	2,936	1,436	41,000	38,000	5,824	5,824
Henney	1	30	.....	30	.....	5	.....	5	.....
Hosiery mill	1	5,000	5,000	.....	.....	18,000	9,000	1,197	1,197
Hotels	3	57,500	31,400	12,986	2,486	5,800	4,600	1,776	1,776
Ice-house	1	500	300	500	300	1,200	300	600	.....
Jewelry stores	2	.....	.....	.....	.....	19,500	9,000	680	680
Laundries	2	2,500	2,000	262	262	4,300	2,900	239	239
Leather factory	1	1,200	500	1,200	500	2,200	1,000	2,200	1,000
Lumber yard	1	4,000	2,500	942	942	4,500	3,500	860	860
Market	1	1,500	600	1,500	600	800	500	800	500
Millinery store	1	.....	.....	.....	.....	1,000	900	543	543
Overall factory	1	8,000	5,000	160	160	15,000	6,000	1,500	1,500
Photographers	1	.....	.....	.....	.....	1,000	400	300	300
Pool rooms	1	9,000	8,000	75	75	400	400	20	20
Pulp-mill	1	2,500	2,500	2,500	2,500	7,500	5,500	7,500	5,500
Repair shop	1	150	.....	150	.....	225	.....	100	.....
R. R. stations	2	2,850	1,800	2,850	1,355	140	125	140	125
Sawmills	5	21,900	3,980	19,355	1,380	12,250	6,620	12,250	4,480

TABLE No. 22.—*Continued.*

PROPERTY.	Total.	Partial.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Schoolhouse.....	1	...	\$125	.....	\$125	.....	.....	.....	.....	.....
Shed	1	....	50	.....	50	.....	.....	.....	.....	.....
Shoe store	1	...	2,000	\$2,000	800	\$800	\$4,000	\$4,000	\$3,404	\$3,404
Storehouses	3	4	8,200	7,100	6,101	4,726	44,645	40,017	41,076	38,117
Stores	3	...	85,000	46,000	317	317	11,500	9,700	1,138	1,138
Tannery	1	...	1,160	1,100	700	700	3,000	3,000	2,000	2,000
Tenement houses..	11	....	30,300	19,200	3,896	3,491	5,800	2,750	1,064	389
Water tank	1	...	1,200	1,000	300	147	.....	.....	.....	.....
Wood and coal shed	1	...	4,000	3,500	3,800	3,500	3,575	1,361	1,890	1,361
Total.....	94	167	\$803,003	\$526,563	\$196,228	\$103,736	\$576,717	\$332,365	\$184,204	\$128,253

Summary of Causes.

Unknown	69	Thawing out water pipes...	4
Defective chimney.....	36	Smoking.....	3
Exposure	35	Hot ashes.....	3
Sparks	21	Explosion	2
Overheating	20	Burning brush	2
Incendiary	11	Oil stove	2
Matches	9	Gasoline stove	2
Lightning	7	Boiler	1
Burning out chimney.....	7	Fire-crackers.....	1
Lamps	7	Gas stove	1
Carelessness	6	Naphtha.....	1
Children with matches.....	5	Electric wire	1
Spontaneous combustion.	4	Friction	1
<hr/>			
Total number of fires	261		
Total insurance on buildings.....	\$526,563.00		
Total insurance on contents.....	332,365.00		
Total loss on buildings	190,228.00		
Total loss on contents	184,204.00		
Total insurance paid on buildings.....	103,736.00		
Total insurance paid on contents.....	128,253.00		

TABLE No. 22.—*Continued.*
Detailed Statistics of Fires in New Hampshire for the Six Months ending January 1, 1902.
 Tabulated from Reports of City and Town Authorities, under the law of 1889.

PROPERTY.	Total.	Partial.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Automobile factory.....	1	1	.....	.....	.....	.....	\$60,000	\$155	\$60,000	\$155
Bakery.....	.....	1	.....	.....	.....	.....	300	80	20	20
Bank.....	1	.....	\$5,000	\$3,500	\$5,000	\$3,500	250	250	129	129
Barber shops.....	2	2	.....	.....	.....	.....	1,100	400	800	350
Barns.....	23	7	21,700	13,570	19,840	12,060	12,623	6,130	7,972	4,159
Blacksmith shop.....	1	.....	300	.....	300	.....	.....	.....	.....	.....
Boarding houses.....	.....	2	3,000	2,000	800	800	2,700	1,200	567	567
Bottling works.....	.....	1	3,000	.....	15	.....	2,000	.....	.....	.....
Box factories.....	1	1	3,500	1,550	3,500	1,550	9,300	4,550	8,800	4,500
Brass foundry.....	.....	1	7,500	6,000	10	10	.....	.....	.....	.....
Carriage factory.....	1	.....	3,000	2,154	3,000	2,154	8,500	2,846	8,500	2,846
Concrete shed.....	.....	1	600	500	500	500	3,000	2,500	2,349	2,349
Cooper shop.....	1	.....	19,800	13,200	19,800	13,200	61,929	28,025	61,929	28,025
County farm bldgs.....	1	.....	25,000	19,600	25,000	19,600	3,500	.....	.....	.....
Doctor's offices.....	3	1	3,000	1,800	3,000	1,800	8,900	2,100	8,261	1,761
Door, sash, & blind.....	.....	1	20,000	.....	25	.....	8,600	4,000	50	50
Drug-stores [facty].....	1	3	14,000	12,000	4,014	2,014	16,000	12,500	12,569	10,569
Dry goods.....	1	2	4,000	2,000	4,000	2,000	28,000	23,750	7,226	6,526
Dry-house.....	1	500	500

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Dwellings	49	103	303,637	212,675	121,370	87,867	88,085	44,831	40,161	24,357
Florist	1	1	500	100
Freight cars	1	1	5,000	3,000	5,000	3,000	.....	.....	.....	2,925
Fruit stores	4	.....	5,000	1,700	587	587	7,590	4,275	3,112	.....
Grist-mills	2	.....	3,200	2,000	3,200	2,000	5,500	1,000	5,500	1,000
Grocery stores	1	4	14,000	7,200	10,000	7,200	80,500	44,400	60,500	41,995
Halls	5	1	.....	.....	.....	.....	5,650	3,225	5,650	2,925
Hardware store	1	1	.....	.....	.....	.....	4,200	3,000	2,597	2,597
Harness shops	1	2	.....	.....	.....	.....	2,800	1,300	1,955	955
Hennery	1	.....	100	.....	.....	.....	.....	.....	.....	.....
Hotels	2	2	42,400	31,300	17,764	11,664	8,300	4,193	3,587	2,930
Ice-house	1	.....	950	655	950	655	.....	.....	.....	.....
Iron foundries	2	2	27,500	22,000	2,672	2,672	.....	.....	.....	.....
Jewelry stores	2	.....	3,400	2,000	1,650	1,250	3,500	2,400	700	700
Lawyers' offices	1	4	5,500	4,000	5,500	4,000	11,950	4,000	2,855	1,455
Library	1	.....	.....	.....	.....	.....	3,000	.....	200	.....
Markets ....[goods	3	.....	3,500	1,500	25	25	4,300	1,900	810	10
Millinery & fancy	2	.....	.....	.....	.....	.....	2,500	1,600	183	183
Offices	2	1	7,000	6,000	7,000	6,000	1,550	950	1,370	920
Paint shop	1	.....	500	300	500	300	500	100	500	100
Peg mill	1	.....	8,000	6,000	8,000	5,650	1,200	800	1,200	800
Photograph rooms	3	.....	.....	.....	.....	.....	7,000	4,700	7,000	4,700
Pool rooms	1	1	10,000	7,000	937	937	800	.....	800	.....
Power station	1	1	12,000	5,000	10	10	20,000	5,000	30	30
Restaurant	1	.....	.....	.....	.....	.....	300	300	217	217

TABLE No. 22.—Continued.

PROPERTY.	Total.	Partial.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Saloons.....	....	2	\$2,600	\$1,000	\$655	\$530	\$1,300	\$1,100	\$457	\$407
Sawmills.....	4	1	10,500	150	10,500	150	5,050	150	4,900	100
School.....	1	1	60,000	.....	100	.....	.....	.....	.....	.....
Sheds.....	1	2	375	10	130	10	.....	.....	.....	.....
Shoddy mill.....	....	1	40,000	40,000	50	50	20,000	20,000	.....	.....
Shoe-shop.....	....	1	.....	.....	.....	.....	120,000	115,000	200	200
Shop.....	1	.....	50	.....	50	.....	40	.....	40	.....
Soap factory.....	1	.....	100	.....	100	.....	550	.....	550	.....
Spinning mill.....	.....	1	.....	.....	.....	.....	200,000	168,000	925	909
Stave mill.....	.....	1	.....	.....	.....	.....	1,000	.....	700	.....
Stores.....	10	17	258,000	173,150	53,187	40,222	88,891	56,970	65,066	44,861
Storehouses.....	2	....	2,700	4,000	2,700	2,500	17,992	25,000	17,992	17,392
Tailor shops.....	1	1	.....	.....	.....	.....	600	.....	450	.....
Telephone exchange.....	.....	1	.....	.....	.....	.....	400	.....	200	.....
Tenements.....	3	3	12,500	8,400	3,030	2,330	3,545	1,000	2,745	696
Tool house.....	1	....	85	.....	85	.....	80	57	80	57
Town clerk's office.....	.....	1	.....	.....	.....	.....	400	300	19	19
Town-house.....	1	....	600	563	600	563	.....	.....	.....	.....
Tub factory.....	1	....	300	.....	125	.....	.....	.....	.....	.....
Undertaking rooms.....	....	1	4,000	2,800	199	199	.....	.....	.....	.....
Total.....	135	195	\$977,897	\$620,377	\$346,180	\$239,659	\$945,235	\$604,032	\$352,423	\$215,446

Summary of Causes.

Exposure	110	Spontaneous combustion ...	4
Unknown	80	Hot ashes	3
Defective chimney	31	Lanterns	3
Carelessness	18	Oil stove	3
Lightning	15	Furnace	2
Sparks	11	Fire-crackers	2
Overheating	10	Thawing out water pipes...	2
Incendiary	10	Boiler	1
Lamps	8	Boiling tar	1
Gasoline stove	5	Gas jet	1
Rats and matches	4	Naphtha	1
Children and matches	4	Electric wire	1
<hr/>			
Total number of fires			330
Total insurance on buildings			\$620,377.00
Total insurance on contents			604,032.00
Total loss on buildings			346,180.00
Total loss on contents			352,423.00
Total insurance paid on buildings			239,659.00
Total insurance paid on contents			215,446.00

TABLE No. 23.

General Statement of Capital, Assets, Liabilities, Income, and Expenditures of the Fidelity and Casualty Companies for the year 1901.

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Income.	Expenditures.	Expenses.
Ætna Life (Accident Dept.)*	.....	.....	\$578,234.11	\$1,329,977.66	\$1,233,111.89	\$651,116.43
American Bonding & Trust.....	\$1,000,000	\$1,651,854.29	326,555.14	539,617.56	555,189.58	385,158.84
American Surety.....	2,500,000	5,341,602.88	869,815.50	1,446,177.38	1,425,832.76	917,347.70
City Trust, Safe Dep. & Surety.....	500,000	3,280,742.32	2,545,539.46	336,350.65	313,094.17	257,399.50
Continental Casualty.....	300,000	849,756.89	446,899.07	1,075,045.57	966,476.00	458,468.85
Employers' Liability†.....	200,000	1,767,970.86	1,137,468.01	1,639,007.21	1,447,433.03	672,430.67
Fidelity & Casualty.....	250,000	4,416,912.75	3,086,754.85	3,952,363.72	3,674,683.32	1,898,598.36
Fidelity & Deposit.....	2,000,000	5,691,794.05	912,943.39	1,468,786.64	1,343,841.29	893,692.35
Frankfort Mar., Acc. & Pl. Glass†.	200,000	1,065,968.44	710,688.80	1,288,038.19	1,040,022.90	429,348.58
Gen. Accident Assurance Corp.†.	200,000	434,611.50	126,478.18	270,030.52	193,261.51	120,835.19
Guarantee Co. of No. America†.	200,000	745,168.22	141,673.54	176,078.03	128,976.91	92,749.08
Hartford Steam Boiler.....	500,000	2,880,726.44	1,690,598.43	1,285,679.05	1,169,115.21	977,665.65
Lawyers' Surety.....	500,000	783,872.74	69,535.95	107,825.47	92,070.61	84,690.15
Lloyds Plate Glass.....	250,000	664,661.06	248,400.70	449,044.99	465,325.79	267,446.39
London Guarantee & Accident†.	200,000	1,231,818.21	786,829.45	1,016,227.25	944,224.37	394,594.57
Maryland Casualty.....	750,000	2,476,368.86	1,039,949.94	1,756,454.03	1,590,794.61	819,795.87
National Surety.....	500,000	1,519,041.19	476,546.68	692,385.85	640,342.10	464,581.59
New Amsterdam Casualty.....	314,400	576,178.57	210,145.54	364,330.69	350,397.76	182,302.07
Preferred Accident.....	200,000	958,994.87	568,510.69	1,147,878.57	1,112,837.78	649,531.91
Standard Life & Accident.....	250,000	1,331,301.34	825,648.32	1,285,979.96	1,095,294.49	579,616.53

Travelers' (Accident Dept.)	1,000,000	6,706,856.48	3,056,510.36	4,070,893.08	3,471,893.66	1,929,760.69
Union Casualty & Surety	250,000	524,993.66	178,016.44	419,332.62	405,950.68	206,355.90
United States Casualty	300,000	1,292,172.09	527,172.09	876,068.23	736,702.32	429,225.31
United States Fidelity & Guaranty	1,500,000	2,507,689.44	731,807.03	1,300,251.00	1,051,630.58	813,916.20
United States Health & Accident	200,000	279,044.27	32,314.18	414,845.21	351,368.76	127,102.08
Total	\$14,064,400	\$48,980,101.42	\$21,328,055.85	\$28,708,869.13	\$25,799,872.08	\$14,703,730.46

* See report of Aetna Life Insurance Company. † Deposit capital.

TABLE No. 24.

Summary of the Business of the Fidelity and Casualty Companies within the State during the year 1901.

COMPANIES.	Risks written during the year.	Premiums received.	Losses paid.	Losses incurred.
Aetna Life (Accident Department)	\$909,550.00	\$1,362.26	\$3,012.49	\$3,027.49
American Bonding & Trust Co.....	233,250.00	1,142.14	.....	.....
American Surety Co.....	1,453,687.00	3,203.58	.....	137.60
City Trust, Safe Deposit & Surety Co.....	294,156.00	1,091.87	.....	.....
Continental Casualty Co.....	519,530.00	15,709.06	.....	.....
Employers' Liability Assurance Corporation	2,768,523.00	12,304.55	5,312.78	5,312.78
Fidelity & Casualty Co.....	4,182,371.00	16,977.18	1,893.65	1,893.65
Fidelity & Deposit Co.....	3,496,860.00	12,611.07	2,020.03	2,020.03
Frankfort Marine, Accident & Plate Glass Co.....	335,800.00	1,651.00	411.91	402.38
General Accident Assurance Corporation.....	437,250.00	1,166.93	.....	.....
Guarantee Co. of North America	237,100.00	646.99	144.28	391.28
Hartford Steam Boiler Inspection & Insurance Co.....	1,052,953.00	11,629.14	14,215.62	17,032.95
Lawyers' Surety Co.....	480,123.00	262.50	.....	.....
Lloyds Plate Glass Insurance Co.....	99,399.15	1,900.98	470.23	491.29
London Guarantee & Accident Co.....	612,250.00	4,257.55	2,574.05	2,574.05
Maryland Casualty Co.....	701,516.37	10,777.26	8,468.12	8,468.12
National Surety Co.....	72,450.00	320.40	.....	.....
New Amsterdam Casualty Co.....	107,500.00	905.51	22.35	22.35
Preferred Accident Insurance Co.....	480,000.00	1,580.00	866.94	951.44
Standard Life & Accident Co.....	455,950.00	1,951.89	492.05	492.05
Travelers' (Accident Department)	3,656,835.00	15,833.01	1,466.86	1,466.86
Union Casualty & Surety Co.....	763,608.00	3,268.37	1,154.69	1,154.69
United States Casualty Co.....	4,550,500.00	9,945.73	166.21	372.86
United States Fidelity & Guaranty Co.....	1,122,550.00	3,181.65	192.79	192.79
United States Health & Accident Co.....	336,400.00	13,112.10	6,890.34	6,890.34
Total.....	\$29,392,117.52	\$149,826.15	\$49,835.42	\$54,396.00

TABLE No. 25.

Showing Capital, Income, Expenditures, Assets, Liabilities, and Surplus of the Life Insurance Companies for 1901.

COMPANIES.	Capital.	Income.	Expenditures.	Gross assets.	Liabilities as to policy-holders.	Surplus as regards policy-holders, 1901.
Ætna Life.....	\$1,750,000	\$10,579,673.94	\$7,378,378.62	\$59,590,052.93	\$52,927,337.72	\$6,662,715.21
Connecticut Gen'l..	150,000	802,043.15	465,815.94	4,117,482.47	3,559,008.87	558,473.60
Connecticut Mutual.	.....	8,182,473.88	7,872,913.25	65,277,179.21	55,795,704.62	9,481,474.59
Equitable Life.....	100,000	61,374,605.94	39,181,159.01	330,473,308.84	258,556,306.28	71,917,002.56
Manhattan.....	100,000	2,943,825.84	2,506,251.65	16,805,315.54	15,136,924.01	1,668,421.53
Massachusetts Mutu'l	.....	6,331,787.76	4,353,721.51	28,291,564.38	25,894,655.85	2,396,908.53
Metropolitan.....	2,000,000	38,017,163.59	26,376,344.81	74,771,758.76	64,833,064.33	9,938,694.43
Mutual Benefit.....	.....	14,659,702.98	10,827,629.03	78,385,815.16	71,933,206.07	6,452,609.09
Mutual Life.....	.....	65,624,305.51	42,452,606.50	352,838,971.67	350,358,971.57	2,480,000.00
National Life.....	.....	5,308,369.68	2,803,698.75	22,384,263.37	20,149,788.83	2,234,474.54
New England Mut'l	.....	5,629,741.88	4,042,886.03	32,775,785.22	29,228,029.14	3,547,755.78
New York Life.....	.....	74,274,150.31	41,454,482.92	290,713,386.46	246,634,661.30	44,108,722.16
Northwestern Mut'l.	.....	29,471,784.02	16,842,932.63	151,914,756.96	146,662,526.11	5,252,230.85
Penn Mutual.....	.....	12,033,133.42	7,438,424.47	48,631,975.17	45,356,061.39	3,275,910.78
Phoenix Mutual.....	.....	3,372,317.06	2,302,271.88	14,423,413.50	13,740,854.00	682,559.50
Provid't Life & Trust	1,000,000	7,928,795.91	4,636,091.15	46,141,797.71	39,317,825.12	6,826,972.59
Provident Savings..	100,000	3,792,776.49	2,691,786.18	4,903,624.99	4,351,787.57	551,837.42
Prudential.....	2,000,000	28,843,105.32	21,637,639.17	48,630,571.33	38,759,147.09	9,871,424.24
Security Mutual.....	.....	922,056.85	731,210.21	1,155,453.23	459,010.31	696,442.92
State Mutual.....	.....	4,181,965.61	2,538,970.84	19,611,429.64	17,532,054.49	2,079,375.15
Travel's (Life Dep)	.....	4,861,312.43	2,817,260.31	27,137,772.83	25,841,999.09	1,295,773.74
Union Mutual.....	.....	2,105,141.94	1,640,817.89	8,998,710.40	8,378,957.63	619,752.77
United States Life..	440,000	1,730,761.43	1,609,423.83	8,478,559.48	7,868,653.25	609,906.23
Washington Life...	125,000	3,340,874.70	3,267,839.05	16,200,433.03	15,617,026.75	583,406.28
Total.....	\$7,765,000	\$396,321,869.64	\$257,883,561.63	\$1,752,716,412.28	\$1,558,893,567.79	\$193,822,844.49

TABLE No. 26.

Detailed Statement of the Income of the Life Insurance Companies for the year 1901.

COMPANIES.	Premiums.	Interest and dividends.	Rents.	All other sources.	Total income.	Excess of income over expenditures.
<i>Ætna Life</i>	\$7,889,795.60	\$2,447,040.17	\$37,023.46	\$205,814.71	\$10,579,673.94	\$3,201,295.32
Connecticut General.....	616,840.90	163,666.84	7,189.89	11,345.52	802,043.15	336,227.21
Connecticut Mutual.....	5,109,053.55	2,527,195.48	457,621.10	88,603.75	8,182,473.88	309,560.63
Equitable Life.....	48,712,002.67	11,064,018.91	2,030,352.47	2,568,231.89	64,374,605.94	25,183,446.93
Manhattan.....	2,082,143.37	552,333.13	238,663.29	70,686.05	2,943,825.84	437,574.19
Massachusetts Mutual.....	5,137,291.63	1,138,169.03	26,623.64	29,703.46	6,331,787.76	1,978,063.25
Metropolitan.....	34,705,185.68	2,399,829.31	611,540.03	912,108.57	38,017,163.59	11,610,818.78
Mutual Benefit.....	11,005,984.89	3,437,238.62	191,386.28	24,093.19	14,639,702.98	3,832,073.95
Mutual Life.....	51,446,787.73	12,562,843.77	1,110,638.69	504,035.32	65,624,305.51	23,171,699.01
National Life.....	4,343,962.70	818,458.65	145,485.24	463.09	5,308,369.68	2,504,670.93
New England Mutual.....	4,231,685.08	1,186,830.01	175,902.47	35,324.32	5,629,741.88	1,586,855.85
New York Life.....	56,412,619.31	10,592,090.41	1,000,607.70	3,268,832.89	71,274,150.31	29,819,667.39
Northwestern Mutual.....	22,619,068.08	6,380,361.56	434,296.92	38,057.46	29,471,784.02	12,628,851.39
Penn Mutual.....	9,682,902.33	2,006,260.62	205,524.18	138,446.29	12,033,133.42	4,594,708.95
Phoenix Mutual.....	2,647,988.39	610,484.73	48,911.92	34,932.02	3,372,317.06	1,070,045.18
Provident Life & Trust....	5,671,032.88	1,803,737.45	89,106.90	364,918.68	7,928,795.91	3,292,701.76
Provident Savings.....	3,470,800.99	137,487.01	33,952.20	150,536.29	3,792,776.49	1,100,990.31
Prudential.....	26,883,612.73	1,428,720.68	414,283.53	116,488.38	28,843,105.32	7,205,466.15
Security Mutual.....	886,062.67	30,081.58	375.82	5,536.78	922,056.85	187,846.64
State Mutual.....	3,364,225.53	688,836.23	108,471.87	20,431.98	4,181,965.61	1,642,994.77
Travelers' (Life Departm't)	3,609,083.97	1,070,529.10	110,441.02	71,258.34	4,861,312.43	2,044,052.12
Union Mutual.....	1,733,308.26	296,515.75	36,246.52	39,071.41	2,105,141.94	464,324.05
United States Life.....	1,320,438.57	365,077.04	43,438.17	1,807.65	1,736,761.43	121,337.60
Washington Life.....	2,529,448.80	491,064.56	315,590.32	4,771.02	3,340,874.70	73,035.65
Total	\$316,112,326.31	\$64,228,870.64	\$7,873,673.63	\$8,708,499.06	\$396,321,869.64	\$138,438,308.01

TABLE No. 27.

Detailed Statement of the Gross Expenditures of the Life Insurance Companies for the year 1901.

COMPANIES.	Death and endowment claims.	Annuityants.	Surrendered policies and notes.	Dividends to policy-holders.	Total paid policy- holders.
<i>Etna Life</i>	\$4,207,046.23	.....	\$371,538.98	\$392,140.54	\$5,470,725.75
<i>Connecticut General</i>	183,489.00	\$75.12	61,830.24	28,784.29	274,178.65
<i>Connecticut Mutual</i>	4,638,270.06	4,224.87	554,217.45	1,284,996.24	6,481,708.62
<i>Equitable Life</i>	17,512,482.55	686,250.12	5,773,339.18	3,712,519.57	27,714,621.42
<i>Manhattan Life</i>	1,301,449.66	10,294.37	261,414.93	56,252.49	1,629,411.45
<i>Massachusetts Mutual</i>	2,009,338.65	.....	412,620.65	741,738.68	3,163,697.98
<i>Metropolitan Life</i>	10,714,383.67	23,808.49	413,506.51	557,210.42	11,708,909.09
<i>Mutual Benefit</i>	5,255,985.99	81,233.23	1,264,465.74	1,742,630.41	8,344,315.40
<i>Mutual Life</i>	21,744,562.89	1,545,514.51	3,090,417.68	2,299,274.82	28,679,669.90
<i>National Life</i>	1,013,165.71	34,749.05	467,335.52	137,996.42	1,653,246.70
<i>New England Mutual</i>	2,115,811.23	.....	438,635.08	485,896.22	3,040,345.53
<i>New York Life</i>	18,780,733.37	1,562,920.64	1,417,290.85	5,848,444.41	27,609,389.27
<i>Northwestern Mutual</i>	6,979,651.97	18,768.98	1,768,552.61	3,577,503.36	12,344,476.95
<i>Penn Mutual</i>	3,512,966.25	154,393.75	795,601.17	625,223.51	5,088,184.71
<i>Phoenix Mutual</i>	1,036,223.62	9,387.47	277,601.23	239,986.17	1,563,201.49
<i>Provident Life & Trust</i>	2,438,132.20	67,661.08	385,409.48	736,346.13	3,627,548.89
<i>Provident Savings</i>	1,168,486.67	1,707.04	180,730.48	157,700.91	1,508,625.10
<i>Prudential</i>	7,427,497.12	25,564.83	564,490.51	535,690.98	8,553,243.44
<i>Security Mutual</i>	315,462.02	1,150.41	1,460.90	3,705.83	321,779.16
<i>State Mutual</i>	1,022,874.60	.....	292,990.76	429,973.18	1,745,838.54
<i>Travelers' (Life Department)</i>	1,692,197.58	17,759.57	188,688.81	.....	1,898,645.96
<i>Union Mutual</i>	806,327.65	1,308.23	103,432.92	60,574.91	971,693.61
<i>United States Life</i>	759,711.16	19,960.90	184,272.36	77,423.50	1,041,368.92
Total	\$116,536,252.85	\$4,266,732.66	\$19,269,927.07	\$24,262,013.05	\$164,434,826.53

TABLE No. 27.—*Continued.*

COMPANIES.	Dividends to stock- holders.	Commissions and expenses of agents.	Paid to officers and employees.	Taxes and fees.	Miscellaneous expenses.	Total expenditures.
Aetna Life.....	\$175,000.00	\$994,911.18	\$279,566.29	\$221,098.52	\$237,076.88	\$7,378,378.62
Connecticut General.....	12,000.00	99,266.59	38,681.66	12,374.74	27,304.30	465,815.94
Connecticut Mutual.....	.....	421,203.81	190,986.18	385,852.62	399,162.02	7,872,913.25
Equitable Life.....	7,000.00	5,877,590.84	1,335,269.95	770,297.90	3,486,378.90	39,191,159.01
Manhattan.....	20,000.00	390,615.24	148,951.26	83,480.26	233,793.44	2,506,251.65
Massachusetts Mutual.....	.....	702,275.32	188,441.22	93,845.44	205,464.55	4,353,724.51
Metropolitan Life.....	140,000.00	8,155,196.17	2,101,128.28	516,939.50	3,754,171.77	26,376,344.81
Mutual Benefit.....	.....	1,130,074.51	397,775.12	413,372.40	542,091.60	10,827,629.03
Mutual Life.....	.....	9,405,735.41	1,411,536.25	892,399.49	2,063,265.45	42,452,606.50
National Life.....	.....	714,741.22	132,713.22	106,971.45	196,026.16	2,803,698.75
New England Mutual.....	.....	475,624.26	181,942.60	113,653.24	231,320.40	4,042,886.03
New York Life.....	.....	9,339,474.23	1,534,037.65	738,430.96	2,233,150.81	41,454,482.92
Northwestern Mutual.....	.....	2,688,693.91	603,607.06	605,749.58	600,405.13	16,842,932.63
Penn Mutual.....	.....	1,403,528.33	300,383.29	310,329.17	335,998.97	7,438,424.47
Phoenix Mutual.....	.....	361,448.12	115,086.73	80,862.31	181,673.23	2,302,271.88
Provident Life & Trust.....	.....	533,414.68	255,131.10	92,907.91	127,091.57	4,636,094.15
Provident Savings.....	6,977.60	527,360.00	263,743.03	63,647.82	321,432.63	2,691,786.18
Prudential.....	200,000.00	8,674,021.08	1,487,316.77	543,011.77	2,180,046.11	21,637,639.17
Security Mutual.....	.....	260,608.63	66,447.01	11,516.68	73,858.73	734,210.21
State Mutual.....	.....	450,830.85	95,482.46	79,017.70	168,001.29	2,538,970.84
Travelers' (Life Departm't).....	.....	486,068.42	118,569.26	82,863.83	231,122.84	2,817,260.31
Union Mutual.....	.....	397,344.54	108,049.45	45,681.97	118,048.32	1,640,817.89
United States Life.....	30,800.00	302,132.65	91,546.69	31,883.00	112,250.57	1,609,423.83
Washington Life.....	8,750.00	492,295.66	176,287.88	105,212.06	294,689.49	3,267,839.05
Total.....	\$600,527.60	\$54,284,455.65	\$11,622,670.41	\$6,401,400.32	\$18,353,825.16	\$257,883,561.63

INSURANCE COMMISSIONER.

XCV

Summary of the business of life insurance Companies transacted within the State during the year 1901.

COMPANIES.	POLICIES ISSUED IN 1901.		POLICIES IN FORCE DEC. 31, 1901.		Premiums received in 1901.	Losses and claims incurred in 1901.	Losses and claims paid in 1901.
	Num-ber.	Amount.	Num-ber.	Amount.			
Alma Life.....	98	\$118,817.00	1,209	\$1,633,934.00	\$53,157.82	\$17,648.00	\$47,648.00
Connecticut General.....	200	247,594.00	727	846,460.00	31,600.17	10,000.00	10,000.00
Connecticut Mutual.....	44	87,500.00	880	1,920,775.00	40,048.91	17,700.00	17,700.00
Equitable Life.....	205	460,464.00	791	1,692,521.00	59,400.92	1,089.00	6,320.00
Manhattan Life.....	66	117,560.00	104	163,122.00	6,590.31	4,061.00	4,061.00
Massachusetts Mutual.....	133	273,162.00	2,771	4,578,008.00	128,757.35	137,815.00	138,303.00
Metropolitan Life } Ord.....	1,109	654,123.00	2,487	1,710,322.00	68,007.62	13,632.00	15,132.00
Metropolitan Life } Ind.....	10,668	2,186,835.00	37,860	7,207,650.00	227,209.19	69,911.00	69,438.00
Mutual Benefit.....	24	49,807.00	365	624,082.00	92,958.82	30,485.00	30,368.00
Mutual Life.....	837	1,163,210.00	6,381	10,683,061.00	355,403.51	141,276.39	123,561.24
National Life.....	411	559,580.31	2,328	3,281,386.43	137,891.40	31,845.12	26,217.12
New England Mutual.....	14	13,186.00	291	513,321.00	6,462.51	500.00	500.00
New York Life.....	484	759,479.00	2,027	3,250,075.00	118,728.11	73,405.27	73,645.27
Northwestern Mutual.....	119	207,500.00	1,178	2,639,458.00	83,282.73	67,024.00	67,024.00
Penn Mutual.....	7	23,360.00	237	520,128.00	22,413.94	15,720.00	14,720.00
Phoenix Mutual.....	97	132,129.50	733	779,107.00	29,378.01	18,911.50	18,911.50
Provident Life & Trust.....	24	34,500.00	149	236,688.00	8,057.40	.....	.....
Provident Savings.....	45	60,696.00	310	446,937.00	13,265.56	1,000.00	1,000.00
Prudential } Ord.....	377	407,629.00	563	700,997.00	23,583.16	5,585.00	5,585.00
Prudential } Ind.....	3,666	515,635.00	2,791	417,356.00	12,160.50	2,874.09	2,774.09
Security Mutual.....	12	24,714.00	55	93,588.00	1,520.00	2,000.00	2,000.00
State Mutual.....	35	73,705.00	362	720,058.00	27,251.34	13,497.24	12,497.24
Travelers' (Life Department)	123	205,100.00	471	811,162.00	92,979.58	14,707.00	14,707.00
Union Mutual.....	252	250,534.73	1,310	1,403,216.34	48,409.99	16,439.86	11,576.31
United States Life.....	7	9,000.00	84	86,710.00	1,778.32	1,000.00	1,000.00
Washington Life.....	77	112,971.00	145	169,592.00	6,379.78	6,000.00	6,000.00
Total.....	19,134	\$8,749,034.54	66,609	\$10,529,714.77	\$1,556,680.95	\$744,126.47	\$723,688.77

TABLE No. 27.—*Continued.*

COMPANIES.	Dividends to stock- holders.	Commissions and expenses of agents.	Paid to officers and employees.	Taxes and fees.	Miscellaneous expenses.	Total expenditures.
Actua Life.....	\$175,000.00	\$994,911.18	\$279,666.29	\$221,028.52	\$237,076.88	\$7,378,378.62
Connecticut General.....	12,000.00	99,266.59	38,681.66	12,374.74	27,304.30	466,815.94
Connecticut Mutual.....	7,000.00	421,203.81	190,986.18	385,852.62	399,162.02	7,872,913.25
Equitable Life.....	7,000.00	5,877,600.84	1,333,269.95	779,297.90	3,486,378.90	39,191,159.01
Manhattan.....	20,000.00	390,615.24	148,951.26	83,480.26	233,793.44	2,506,251.65
Massachusetts Mutual.....	140,000.00	792,275.32	188,441.22	93,845.44	205,464.55	4,353,724.51
Metropolitan Life.....	.....	8,155,196.17	2,101,128.28	516,939.50	3,754,171.77	26,376,344.81
Mutual Benefit.....	.....	1,130,074.51	397,775.12	413,372.40	542,091.60	10,827,629.03
Mutual Life.....	.....	9,405,739.41	1,411,356.25	892,399.49	2,063,265.45	42,452,606.50
National Life.....	.....	714,741.22	132,713.22	106,971.45	196,026.16	2,803,698.75
New England Mutual.....	.....	475,624.26	181,942.60	113,653.24	231,320.40	4,042,886.03
New York Life.....	.....	9,339,474.23	1,534,037.65	738,430.96	2,233,159.81	41,454,482.92
Northwestern Mutual.....	.....	2,688,093.91	603,607.06	605,749.58	600,405.13	16,842,932.63
Penn Mutual.....	.....	1,403,528.33	300,383.29	310,329.17	335,998.97	7,438,424.47
Phoenix Mutual.....	.....	361,448.12	115,086.73	80,862.31	181,673.23	2,302,271.88
Provident Life & Trust.....	.....	533,414.68	255,151.10	92,997.91	127,091.57	4,636,094.15
Provident Savings.....	6,977.60	527,360.00	263,743.03	63,647.82	321,432.63	2,691,786.18
Prudential.....	200,000.00	8,674,021.08	1,487,316.77	543,011.77	2,180,046.11	21,637,639.17
Security Mutual.....	.....	260,608.63	66,447.01	11,516.68	73,858.73	734,210.21
State Mutual.....	.....	450,820.85	95,482.46	79,017.70	168,001.29	2,538,970.84
Travelers' (Life Department)	.....	486,068.42	118,559.26	82,863.83	231,122.84	2,817,260.31
Union Mutual.....	.....	397,344.54	108,049.45	45,681.97	118,048.32	1,640,817.89
United States Life.....	30,800.00	302,132.65	91,546.69	31,883.00	112,250.57	1,609,423.83
Washington Life.....	8,750.00	492,295.66	176,287.88	105,212.06	294,689.49	3,267,839.05
Total.....	\$600,527.60	\$54,284,455.65	\$11,622,670.41	\$6,401,400.32	\$18,353,825.16	\$257,883,561.63

Summary of the Business of Life Insurance Companies transacted within the State during the year 1901.

COMPANIES.	POLICIES ISSUED IN 1901.		POLICIES IN FORCE Dec. 31, 1901.		Premiums received in 1901.	Losses and claims incurred in 1901.	Losses and claims paid in 1901.
	Num-ber.	Amount.	Num-ber.	Amount.			
Aetna Life	98	\$118,817.00	1,269	\$1,633,931.00	\$53,157.82	\$47,648.00	\$47,648.00
Connecticut General	200	247,594.00	727	846,460.00	31,600.17	10,000.00	10,000.00
Connecticut Mutual	14	87,500.00	880	1,920,775.00	40,048.91	17,700.00	17,700.00
Equitable Life	205	460,464.00	791	1,692,521.00	59,400.92	1,089.00	6,320.00
Manhattan Life	66	117,500.00	104	163,122.00	6,590.31	4,061.00	4,061.00
Massachusetts Mutual	133	273,162.00	2,771	4,578,008.00	128,757.35	137,815.00	138,303.00
Metropolitan Life { Ord	1,109	654,123.00	2,487	1,710,322.00	68,007.62	13,632.00	15,132.00
Metropolitan Life { Ind.	10,668	2,186,835.00	37,869	7,207,650.00	227,909.19	69,911.00	69,438.00
Mutual Benefit	21	49,807.00	305	621,082.00	22,958.82	30,185.00	30,368.00
Mutual Life	837	1,163,210.00	6,381	10,683,061.00	355,103.51	141,276.39	123,501.24
National Life	411	559,580.31	2,228	3,281,386.43	137,891.49	31,845.12	26,217.12
New England Mutual	14	13,186.00	291	313,321.00	6,162.51	500.00	500.00
New York Life	484	759,479.00	2,927	3,250,075.00	118,728.11	73,405.27	73,645.27
Northwestern Mutual	119	207,500.00	1,178	2,039,158.00	83,282.73	67,021.00	67,021.00
Penn Mutual	7	23,360.00	257	320,128.00	22,413.94	15,720.00	14,720.00
Phoenix Mutual	97	132,129.50	733	779,107.00	29,378.01	18,911.50	18,911.50
Provident Life & Trust	21	34,500.00	119	236,688.00	8,057.40	.....	.....
Provident Savings	45	60,696.00	310	446,937.00	13,266.56	1,040.00	1,000.00
Prudential { Ord	377	407,629.00	563	700,997.00	23,583.16	5,585.00	5,585.00
Prudential { Ind.	3,666	545,635.00	2,791	417,356.00	12,160.50	2,874.09	2,774.09
Security Mutual	19	21,714.00	55	93,588.00	1,320.00	2,000.00	2,000.00
State Mutual	35	73,705.00	302	720,058.00	27,254.34	13,497.24	12,497.24
Travelers' (Life Department)	123	205,100.00	471	811,162.00	22,979.58	14,707.00	14,707.00
Union Mutual	252	250,531.73	1,310	1,403,216.34	48,409.99	16,439.86	14,576.31
United States Life	7	9,000.00	81	86,710.00	1,778.32	1,000.00	1,000.00
Washington Life	77	112,971.00	145	169,592.00	6,379.75	6,000.00	6,000.00
Total	19,134	\$8,719,031.54	66,609	\$46,529,714.77	\$1,556,680.95	\$744,126.47	\$723,688.77

TABLE No. 29.
Showing Income, Expenditures, Net Assets, and Certificates in force of the Assessment Casualty Associations
for the year 1901.

ASSOCIATIONS.	Net assets Dec. 31, 1900.	INCOME.		EXPENDITURES.		Net assets Dec. 31, 1901.	Certificates in force Dec. 31, 1900.	Certificates in force Dec. 31, 1901.	Deaths in 1901.
		Assess- ments.	All other.	Losses and claims.	All other.				
Equitable Accident Co.	\$34,005.08	\$72,840.31	\$7,647.30	\$42,402.10	\$32,966.23	\$38,706.13	6,139	5,914	3
Loyal Protective Association.....	23,003.76	92,119.00	18,828.04	56,466.34	49,456.72	28,784.49	7,071	9,116	43
Masonic Protective Association.....	33,666.76	34,785.00	35,424.61	30,149.13	35,786.11	37,941.13	6,407	6,461	33
Massachusetts Mutual Accident Ass'n	30,042.10	90,919.64	11,274.92	23,003.10	67,360.83	32,099.27	6,694	6,891	1
National Accident Society.....	23,963.30	47,686.25	5,496.31	10,213.87	35,589.71	32,901.41	4,147	5,116	...
Ridgely Protective Association	129,096.00	11,999.49	64,302.34	74,253.23	13,085.22	56,736.56	14,319	14,221	59
Safety Fund Insurance Society.....	194,985.25	299,600.59	3,264.00	131,085.22	178,668.15	196,286.03	25,944	11,578	...
Total.....	\$394,503.49	\$767,096.79	\$93,934.67	\$364,222.10	\$474,080.58	\$423,455.02	71,331	59,297	139

TABLE No. 30.

Statement of the Business of the Assessment Casualty Associations within the State during the year 1901.

ASSOCIATIONS.	POLICIES IN FORCE Dec. 31, 1901.		Gross amount paid by members.	Losses and claims paid in 1901.	Number of claims paid.
	Number.	Amount.			
Equitable Accident Association	153	\$631,175	\$2,591.00	\$750.55	22
Loyal Protective Association	1,390	951,350	16,211.00	12,376.75	246
Masonic Protective Association	45	45,500	6,387.00	4,043.13	84
Massachusetts Mutual Accident Association.....	148	269,300	2,023.44	427.52	20
National Accident Society	25	40,000	136.50	26.72	3
Ridgely Protective Association	795	79,500	10,102.50	4,708.25	117
Safety Fund Insurance Society .....	.....	.....	.....	.....	.....
Total.....	2,966	\$1,416,825	\$37,451.44	\$22,332.92	492

TABLE No. 31.

Showing Income, Expenditures, and Membership of the Fraternal Beneficiary Associations for the year 1901.

ASSOCIATIONS.	Balance on hand Dec. 31, 1900.	INCOME.		EXPENDITURES.		Balance on hand Dec. 31, 1901.	M e m b e r s h i p Dec. 31, 1901.
		Assess-ments.	All other.	Losses and claims.	All other.		
American Benefit Society.....	\$9,674.75	\$52,691.45	\$8,206.35	\$42,270.00	\$8,328.91	\$19,903.64	4,475
Ameyan Order Fraternal Helpers.....	3,173.75	24,956.50	2,753.89	24,900.70	2,859.38	3,124.06	1,847
Canada-American Association.....	3,673.07	19,288.80	17,653.85	17,653.85	5,308.04	5,085.05	4,137
Catholic Benevolent Legion.....	184,173.85	1,330,714.09	41,653.04	1,320,323.49	30,000.30	5,008.19	38,286
Catholic Mutual Benefit.....	685,961.03	1,137,974.17	55,510.14	1,072,999.00	27,489.00	51,416	56,684
Catholic Order Foresters.....	294,182.75	822,666.12	81,273.45	708,650.00	88,498.21	900,942.32	94,902
Christian Burden Bearers.....	30,012.50	23,577.19	1,262.39	25,017.95	2,078.23	27,553.90	1,897
Golden Cross, United Order.....	100,891.43	565,685.19	66,969.00	600,182.56	51,764.74	71,068.82	1,432
Good Fellows, Royal Society.....	1,974.00	565,081.23	821.08	308,375.54	23,475.53	16,025.00	25,538
Improved Order Heptasophs.....	51,738.22	1,213,862.74	15,034.82	1,081,847.86	95,502.69	103,283.23	6,120
Independent Order Foresters.....	4,448,829.48	21,103,936	422,329.10	133,971.49	522,424.29	62,863.58	192,086
Knights of Columbus.....	498,425.26	348,176.38	83,620.84	234,000.00	74,417.21	621,805.27	32,790
Knights of Honor.....	90,193.73	3,216,217.28	101,534.49	3,227,088.91	94,291.25	86,653.31	59,952
Knights of the Macabees.....	17,402.31	1,313,380.87	8,127.58	1,175,275.00	90,476.74	73,139.02	49,785
Knights of Pythias.....	519,851.17	2,900,438.62	79,645.07	2,478,124.24	372,960.48	497,140.56	61,808
Ladies' Catholic Benevolent Association.....	1,297,790.19	1,020,025.25	216,028.18	1,655,363.06	136,400.38	203,852	240,259
Ladies of the Macabees.....	114,297.37	428,316.68	65,965.62	408,500.00	64,151.80	135,927.87	67,016
Ladies of the Macabees.....	293,975.53	644,968.02	69,422.01	575,297.43	150,994.52	428,073.61	61,169
Ladies of the Macabees.....	91,436.37	953,690.05	4,874.27	899,120.00	40,318.36	110,431.73	77,049
Locomotive Engineers.....	2,796.29	16,883.57	24.52	10,373.39	1,369.12	8,031.27	310
Merrimack County Odd Fellows.....	18,203.46	46,654.00	5,906.50	32,700.82	4,907.63	33,153.51	3,048
National Association Ry. Postal Clerks.....	21,318.00	539,731.42	109,200.20	485,000.00	108,256.64	76,343.68	5,001
New England Order of Protection.....	782.47	3,186.00	.....	3,306.10	17.69	184.78	30,617
Old Fellows' Mutual Relief.....	3,717.13	10,413.65	953.50	13,010.39	890.07	1,183.22	254
Patrons' Relief Association.....	9,701.42	459,330.12	28,289.19	440,150.00	28,826.36	34,344.57	155
Pilgrim Fathers, United Order.....	1,960,870.43	6,800,388.17	280,306.15	6,365,116.06	201,353.53	2,307,691.56	92,345
Royal Arcanum.....	41,110.04	328,390.24	12,318.37	305,751.22	40,956.96	66,116.47	231,52
Royal Templars.....	31,649.35	69,029.07	9,330.59	61,000.00	11,170.63	22,822.75	13,457
Scottish Clans.....	257,467.59	195,104.19	39,948.33	97,248.55	22,255.32	318,697.94	6,577
Société des Artisans.....	2,033.73	294.00	2,093.33	2,473.50	964.80	362.71	16,884
Société St. Jean Baptiste.....	3,008.09	171.25	86.75	1,640.00	30.31	3,671.18	293
United American Mechanics.....	162,675.97	1,119,650.00	63,653.54	1,141,389.00	68,007.40	140,047.73	158
United Workmen, Ancient Order.....	91,108.04	368,516.63	33,296.47	323,960.00	30,244.25	138,553.24	34,071
Women's Catholic Order Foresters.....	13,682.69	59,031.00	21,267.36	55,000.00	17,523.49	21,667.56	35,384
Women's Benefit.....	.....	.....	.....	.....	.....	.....	6,683
Total.....	\$11,358,385.02	\$27,310,450.42	\$1,947,367.89	\$25,320,255.54	\$2,478,915.59	\$8,447,332.08	1,540,997

TABLE No. 32.

Statement of the Business of the Fraternal Beneficiary Associations within the State, during the year ending December 31, 1901.

ASSOCIATIONS.	Date of admission to New Hampshire.	Members ship Dec. 31, 1900.	Members ship Dec. 31, 1901.	Gross amount paid by members.	Losses and claims paid during 1901.	No. of claims paid.
American Benefit Society.....	1895	408	321	\$4,682.55	\$10,000.00	8
American Order Fraternal Helpers.	1895	206	161	2,241.00	1,081.63	2
Canado-Americaine Association	1898	1,623	4,137	24,980.87	17,653.85	.....
Catholic Benevolent Legion.....	1891	9	9	396.36	.....	.....
Catholic Mutual Benefit Association.....	1901	.....	47	130.93	.....	.....
Catholic Order of Foresters	1895	2,395	2,432	19,090.61	4,000.00	4
Christian Burden Bearers' Association	1891	323	324	4,163.60	2,000.00	2
Golden Cross, United Order	1891	2,574	2,365	54,738.58	63,000.00	42
Good Fellows, Royal Society	1891	141	99	6,059.61	3,000.00	1
Improved Order of Heptasophis.....	1896	43	27	493.79	.....	.....
Independent Order of Foresters.....	1895	1,662	1,844	19,470.11	17,328.48	319
Knights of Columbus.....	1894	271	261	2,982.74	1,000.00	1
Knights of Honor.....	1891	280	276	18,986.20	16,000.00	8
Knights and Ladies of Honor.....	1891	159	151	4,406.99	6,000.00	6
Knights of the Macabees.....	1896	1,040	1,480	4,854.60	1,500.00	2
Knights of Pythias.....	1891	564	392	11,715.43	22,000.00	11
Ladies' Catholic Benevolent Association.....	1900	90	159	733.71	.....	.....
Ladies of the Macabees	1897	158	151	1,479.98	2,000.00	2
Locomotive Engineers' Life & Accident Ass'n.	1892	198	234	2,895.50	4,500.00	6

Merrimack County Odd Fellows' Association...	1891	1,012	910	16,893.57	10,373.59	23
National Association Railway Postal Clerks...	1898	11	23	167.14	.....	.....
New England Order of Protection	1891	1,373	1,447	21,610.33	23,000.00	14
Odd Fellows' Mutual Relief Association	1898	407	264	3,186.00	.....	.....
Patrons' Relief Association.....	1899	796	755	10,413.65	13,010.99	17
Pilgrim Fathers, United Order	1891	2,915	2,853	59,629.67	50,000.00	32
Royal Arcanum	1891	555	591	18,624.58	13,000.00	5
Royal Templars	1891	101	94	4,383.12	6,000.00	4
Scottish Clans.....	1892	126	133	1,070.55	.....	.....
Société des Artisans	1897	291	317	2,389.70	1,000.00	1
Société St. Jean Baptiste.....	1901	281	282	2,298.83	.....	.....
United American Mechanics	1893	6	5	.....	.....	.....
United Workmen, Ancient Order	1891	2,533	2,383	51,750.00	52,000.00	26
Women's Catholic Order of Foresters	1899	301	449	3,867.58	2,000.00	2
Workmen's Benefit Association	1896	213	196	1,810.00	.....	.....
Total		23,065	25,572	\$382,627.88	\$341,418.54	538

TABLE No. 33.

Premiums received by Insurance Companies of other States and Countries for year 1901, Tax thereon, and Date of Admission.

FIRE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount written in 1901.	Premiums received.	Taxes paid.
Aachen & Munich	Feb. 5, 1897	\$150,493.00	\$3,051.47	\$49.85
Ætna	Dec. 30, 1889	4,601,917.00	64,390.46	1,224.83
Agricultural	May 22, 1894	276,400.00	4,059.99	76.47
American Central	Jan. 19, 1901	494,577.00	7,406.02	116.80
American, Mass.	Nov. 9, 1891	431,212.00	5,574.36	112.43
American, N. J.	Nov. 30, 1889	321,763.00	3,797.94	72.05
Assurance Co. of America	Mar. 6, 1901	61,619.00	917.11	16.92
Boston	May 15, 1896	547,545.00	10,196.13	85.99
British America	Dec. 31, 1889	575,650.00	7,785.07	139.78
British-American of N. Y.	June 17, 1899	43,238.00	635.87	12.71
Caledonian	Oct. 20, 1890	761,878.00	12,819.41	233.16
Caledonian-American	April 22, 1899	30,574.00	562.26	9.90
Commercial Union	Dec. 7, 1889	1,126,085.00	17,442.81	300.74
Commercial Union, N. Y.	Oct. 4, 1898	25,250.00	218.58	4.17
Connecticut	Sept. 22, 1893	568,800.00	8,591.06	159.58
Continental	Mar. 24, 1891	2,449,214.00	39,004.56	711.52
Delaware	July 1, 1895	256,323.00	5,041.98	81.46
Equitable Fire & Marine	Jan. 24, 1898	122,850.00	1,712.73	32.06
Fire Association	April 8, 1890	1,587,040.00	24,403.61	418.11
Fire Insurance Co., County of Philadelphia	Feb. 21, 1900	354,228.00	4,490.97	76.57
Fireman's Fund	Dec. 31, 1889	567,354.24	8,085.91	152.61

INSURANCE COMMISSIONER.

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Firemen's	June 9, 1898	513,709.03	7,123.86	125.49
Fitchburg Mutual	May 23, 1889	1,031,091.00	13,903.77	271.43
Franklin	Jan. 22, 1898	195,276.67	3,323.79	61.21
German Alliance	May 28, 1901	23,685.00	154.38	3.09
German American	April 1, 1896	1,280,464.00	13,342.34	240.49
Germania	Feb. 20, 1896	260,870.00	3,496.54	68.72
Greenwich	March 21, 1895	1,075,871.00	11,313.82	224.98
Hamburg-Bremen	Nov. 28, 1898	456,181.00	7,244.81	133.10
Hanover	March 2, 1899	802,954.63	12,579.07	230.15
Hartford	March 12, 1890	1,985,137.00	29,809.25	545.52
Hone	Feb. 1, 1892	3,337,442.00	40,189.37	749.93
Home Fire & Marine	Feb. 4, 1897	54,241.30	1,006.80	14.50
Imperial	Dec. 2, 1889	203,573.00	3,534.44	57.35
Indemnity	Sept. 30, 1898	36,450.00	448.71	8.53
Insurance Co. of North America	Dec. 6, 1889	4,709,452.00	67,451.49	1,289.00
Lafayette	Nov. 24, 1899	146,443.00	2,331.40	41.21
Lion *	July 3, 1899	.....	.....	1.46
Liverpool & London & Globe	Dec. 20, 1889	3,061,884.00	27,587.54	531.35
London Assurance	May 15, 1895	389,378.00	5,352.61	100.26
London & Lancashire	Nov. 21, 1889	1,123,548.00	17,410.33	296.36
Manchester	June 3, 1891	805,668.00	10,949.14	200.66
Mercantile Fire & Marine	July 23, 1891	525,527.00	5,250.81	84.91
Merchants'	June 24, 1894	529,239.00	8,056.98	151.44
Merchants & Farmers'	Dec. 3, 1890	465,713.00	6,540.81	127.97
Merrimack Mutual	Dec. 17, 1900	333,192.00	3,373.39	64.90
Moscow	Jan. 6, 1900	271,554.00	6,619.63	80.39
Munich Reinsurance	June 6, 1899	.....	.....	211.36
National	Dec. 31, 1889	1,728,414.00	20,094.17	371.97
National Assurance	Aug. 16, 1899	560,486.00	8,671.75	150.41
National Standard	March 6, 1901	64,444.00	963.31	18.64
Netherlands*	Feb. 6, 1899	.....	.....	9.67
Niagara	Nov. 7, 1891	1,488,884.00	24,793.16	458.84
North British & Mercantile	Jan. 18, 1890	1,111,254.00	13,056.36	261.14
Northern	Jan. 29, 1890	759,325.00	9,072.72	161.31

* No statement filed; withdrawn from state.

TABLE No. 33.—*Continued.*

Fire Insurance Companies.	Date of admission to New Hampshire.	Amount written in 1901.	Premiums received.	Taxes paid.
North German.....	Oct. 28, 1899	\$45,206.00	\$688.38	\$10.51
Norwich Union.....	Dec. 31, 1889	776,155.00	12,046.94	219.04
Orient.....	Jan. 9, 1890	1,025,941.00	14,590.09	255.72
Palatine.....	Feb. 10, 1893	302,350.00	3,260.62	43.66
Pelican.....	April 4, 1900	43,322.00	662.71	12.17
Pennsylvania.....	Aug. 1, 1890	609,620.00	8,550.50	153.18
Phoenix, N. Y.....	Dec. 3, 1889	1,545,316.00	14,741.65	251.27
Phoenix, Conn.....	Jan. 7, 1892	1,439,795.00	19,180.85	374.52
Phoenix, London.....	Dec. 5, 1889	1,764,421.00	16,180.39	299.58
Providence Mutual.....	Feb. 22, 1893	487,750.00	5,831.17	107.82
Providence Washington.....	Feb. 1, 1890	1,575,537.00	10,228.81	196.07
Queen.....	Oct. 7, 1891	803,720.00	13,262.04	229.43
Quincy Mutual.....	Jan. 3, 1899	256,292.00	3,873.14	74.40
Royal.....	Aug. 1, 1890	2,955,368.49	33,609.58	605.30
Royal Exchange.....	Feb. 3, 1900	336,241.00	4,031.12	73.97
Salamandra.....	March 8, 1900	202,280.00	3,464.16	41.50
Scottish Union & National.....	Feb. 20, 1892	843,337.00	10,511.83	165.38
Security.....	Jan. 23, 1899	121,810.00	1,311.71	23.08
Skandia.....	March 8, 1900	1,030,563.57	5,436.95	102.64
Springfield Fire & Marine.....	Dec. 11, 1889	1,294,677.00	23,354.12	445.66
Sun.....	Feb. 1, 1890	511,987.00	9,633.39	156.14
Svea.....	Dec. 4, 1896	149,160.00	2,304.95	43.66
Thuringia.....	May 24, 1899	157,582.00	4,111.76	61.70

INSURANCE COMMISSIONER.

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Traders'	Feb. 25, 1898	422,875.00	8,784.61	165.30
Traders & Mechanics'	Sept. 4, 1890	925,838.00	13,557.58	267.05
Union Assurance	July 20, 1899	460,267.00	6,324.40	86.70
United Firemen's	Jan. 22, 1897	186,558.00	2,818.58	52.80
United States	May 27, 1892	266,260.00	3,109.66	58.89
Western Assurance	Nov. 2, 1891	1,426,023.00	13,021.38	245.29
Westchester	April 11, 1896	587,393.00	9,216.11	172.00
Williamsburgh City	Dec. 29, 1894	695,613.00	9,235.95	170.77
		\$67,934,818.93	\$902,173.04	\$16,703.65
MISCELLANEOUS COMPANIES.				
Ætna Life (Accident Department)	1891	\$909,550.00	\$4,362.26	\$86.19
American Bonding & Trust	1901	233,250.00	1,142.14	21.92
American Surety	1886	1,455,687.00	3,203.58	64.07
City Trust, Safe Deposit & Surety	1894	294,156.00	1,091.87	20.70
Continental Casualty	1901	549,530.00	15,709.06	314.18
Employers' Liability	1887	2,768,323.00	12,304.55	246.09
Fidelity & Casualty	1886	4,182,371.00	16,977.18	339.54
Fidelity & Deposit	1895	3,496,860.00	12,641.07	252.82
Frankfort Marine	1900	335,800.00	1,654.00	33.10
General Accident	1899	437,250.00	1,166.93	23.34
Guarantee Co. of North America	1886	237,100.00	646.99	12.94
Hartford Steam Boiler	1886	1,052,959.00	11,629.44	204.73
Lawyers' Surety	1894	480,123.00	262.50	5.24
Lloyds Plate Glass	1891	99,399.15	1,900.98	36.81
London Guarantee & Accident	1892	612,250.00	4,257.55	84.58
Maryland Casualty	1898	701,516.37	10,777.36	216.34
National Surety	1898	72,450.00	320.40	6.40
New Amsterdam	1899	107,500.00	905.51	18.12
Preferred Accident	1899	480,000.00	1,580.00	31.60
Standard Life & Accident	1890	455,950.00	1,951.89	39.03

REPORT OF THE

TABLE No. 33.—*Continued.*

FIRE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount written in 1901.	Premiums received.	Taxes paid.
Travelers' (Accident Department).....	1868	\$3,656,835.00	\$15,833.04	\$316.66
Union Casualty & Surety	1893	763,608.00	3,268.37	65.37
United States Casualty	1895	4,550,500.00	9,945.73	198.91
United States Fidelity & Guaranty	1897	1,122,550.00	3,181.65	63.63
United States Health & Accident	1901	336,400.00	13,112.10	262.24
LIFE INSURANCE COMPANIES.				
Ætna Life	1868	\$29,392,117.52	\$149,826.15	\$2,964.55
Connecticut General	1869	\$118,817.00	\$53,157.82	\$531.58
Connecticut Mutual	1868	247,594.00	31,600.17	316.00
Equitable	1868	87,500.00	40,048.91	400.49
Manhattan	1868	460,464.00	59,400.92	594.01
Massachusetts Mutual	1868	117,500.00	6,590.31	65.90
Metropolitan	1868	273,162.00	128,757.35	1,287.57
Mutual Benefit	1869	2,841,258.00	295,216.81	2,952.16
Mutual Life	1870	49,807.00	22,958.82	229.59
National Life	1869	1,163,210.00	355,403.51	3,534.62
New England Mutual	1868	559,580.31	137,891.40	2,676.94
New York Life	1868	13,186.00	6,462.51	64.63
Northwestern Mutual	1869	759,479.00	118,728.11	1,187.28
Penn Mutual	1876	207,500.00	83,282.73	832.83
Phoenix Mutual	1880	23,360.00	22,413.94	448.27
Phoenix Mutual	1869	132,129.50	29,378.01	293.78

Provident Life & Trust	1896	34,500.00	8,057.40	161.14
Provident Savings	1875	60,696.00	13,266.56	132.67
Prudential.....	1897	1,023,264.00	35,743.66	357.44
Security Mutual	1900	24,714.00	1,520.00	15.20
State Mutual	1869	73,705.00	27,254.34	272.54
Travelers' (Life Department)	1868	205,100.00	22,979.58	229.80
Union Mutual.....	1869	250,534.73	48,409.99	726.15
United States Life	1870	9,000.00	1,778.32	17.78
Washington Life.....	1869	112,971.00	6,379.78	63.80
ASSESSMENT COMPANIES.		\$8,749,031.54	\$1,556,680.95	\$17,392.17
Equitable Accident.....	1897	\$65,500.00	\$2,591.00	\$51.82
Loyal Protective.....	1897	84,600.00	16,211.00	324.22
Masonic Protective.....	1896	1,200.00	6,387.00	127.74
Massachusetts Mutual Accident	1897	84,650.00	2,023.44	40.47
National Accident Co.....	1901	42,000.00	136.50	2.72
Ridgely Protective	1896	6,800.00	10,102.50	204.05
Total.....		\$284,750.00	\$37,451.44	\$751.02
Aggregate.....		\$106,360,717.99	\$2,646,131.58	\$37,811.39

TABLE No. 34.

Giving Name, Location, Date of Organization or Admission, and Names of Officers of Insurance Companies doing business in New Hampshire December 31, 1901.

FIRE INSURANCE COMPANIES.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
NEW HAMPSHIRE STOCK.				
Capital	Concord	Mar. 10, 1886	Lyman Jackman	Chas. L. Jackman.
Fire Underwriters' Association	Concord	Dec. 22, 1886	Lyman Jackman	Thomas M. Lang.
Granite State	Portsmouth	July 17, 1885	Frank Jones	A. F. Howard.
New Hampshire	Manchester	July 7, 1869	U. C. Crosby	F. W. Sargeant.
Portsmouth Fire Association	Portsmouth	Oct. 22, 1887	Frank Jones	A. F. Howard.
State Dwelling House.....	Concord	Jan. 1, 1889	Solon A. Carter	Obadiah Morrill.
NEW HAMPSHIRE CASH MUTUALS.				
Concord	Concord	Aug. 29, 1885	Samuel C. Eastman...	Louis C. Merrill.
Manufacturers & Merchants'	Concord	Dec. 29, 1885	Edward G. Leach..	Lyman Jackman.
NEW HAMPSHIRE TOWN MUTUALS.				
Barnstead.....	Barnstead	April 25, 1857	Rufus S. Foss.....	Chas. E. Walker.
Bow	Bow.....	May 25, 1850	George W. Colby....	George W. Short.
Candia	Candia	May 26, 1859	Benjamin F. Lang....	Moses F. Emerson.
Canterbury	Canterbury	June 30, 1849	James Frame	Albert F. Drew.
Hollis	Hollis	April 11, 1846	Edward Hardy	C. B. Richardson.

London	Nov.	17, 1877	H. F. Fletcher.....	Caleb D. Marston.
Lyndeborough	May	3, 1862	N. T. McIntire.....	John H. Goodrich.
Milford.....	July	1, 1861	F. J. Kendall	W. D. Sargent.
New Durham	June	4, 1887	H. G. Chamberlin....	Eben E. Berry.
Northwood	July	20, 1861	Moses G. James.....	Samuel S. James.
Orford	Jan.	26, 1886	George W. Lamprey..	Benj. F. Trussell.
Piermont	Feb.	25, 1871	H. H. Palmer	Aaron Barton.
Sanbornton	Mar.	28, 1874	Joshua Lane	H. J. L. Bodwell.
Strafford.....	Jan.	3, 1853	Albert A. Hanson ...	Hiram S. Hill.
Sunapee	Jan.	12, 1886	Almeron B. Abbott...	E. R. Boyce.
Sutton	Sept.	15, 1849	M. L. Pillsbury	Daniel L. Powers.
Tilton	Nov.	26, 1887	W. Smith Hill.	Geo. S. Philbrick.
Weare	Jan.	5, 1857	William T. Morse....	W. S. B. Herbert.
Westmoreland	April	8, 1876	Allen A. Barker.....	W. W. Shelley.
GRANGE AND COUNTY MUTUALS.				
Grange	Mar.	28, 1888	Charles McDaniel	E. C. Hutchinson.
Merrimack County	Mar.	27, 1877	Samuel Choate.....	I. A. Burbank.
Rockingham Farmers'	June	27, 1833	Harrison G. Burley...	Henry A. Shute.
STOCK COMPANIES OF OTHER STATES.				
Ætna.....	June	1819	William B. Clark.....	William H. King.
Agricultural	—	1853	A. H. Sawyer	W. H. Stevens.
American Central	Feb.,	1853	George T. Cram.....	John H. Adams.
American	June,	1818	Francis Peabody	Henry S. Bean.
American	Feb.	20, 1846	E. O. Doremus.....	J. H. Worden.
Assurance Co. of America.	Feb.	25, 1897	Robert C. Rathbone..	R. B. Rathbone.
Boston.....	Dec.	23, 1873	Ransom B. Fuller ...	Thomas H. Lord.
British American	Feb.,	1898	E. J. Knowles	Jos. M. Biggert.
Caledonian American	Dec.	24, 1897	Charles H. Post	N. A. McNeil.
Commercial Union	Oct.	30, 1890	A. H. Wray.....	C. J. Hohnan.
Connecticut.....	June	1850	J. D. Browne	Charles R. Burt.

TABLE No. 34.—Continued.

FIRE INSURANCE COMPANIES.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
Continental	New York City.....	Nov., 1852	F. C. Moore.....	Edward Lanning.
Delaware	Philadelphia, Pa.	April 10, 1835	Tatnall Paulding ..	Henry Lytlburn.
Equitable Fire & Marine	Providence, R. I.	May, 1859	Fred W. Arnold.....	J. E. Tillinghast.
Fire Association.....	Philadelphia, Pa.	Mar. 27, 1820	E. C. Irvy.....	Benj. T. Herkness.
Fire Insurance Co., County of Phila.	Philadelphia, Pa.	May 31, 1832	Charles R. Peck.....	E. A. Law.
Fireman's Fund	San Francisco, Cal.	May 3, 1863	William J. Dutton...	Louis Weinman.
Firemen's	Newark, N. J.	Dec. 3, 1855	Daniel H. Dunham..	A. H. Hassinger.
Franklin.....	Philadelphia, Pa.	April 22, 1829	J. W. McAllister....	Ezra T. Cresson.
German Alliance.....	New York City.....	Feb., 1897	Adolph A. Strohn ..	Chas. G. Smith.
German American.....	New York City.....	March, 1872	William N. Kremer..	Chas. G. Smith.
Germania.....	New York City.....	March, 1895	Hugo Schumann ..	Chas. Ruykhaever.
Greenwich.....	New York City.....	May 5, 1834	Mason A. Stone.....	John Keegan.
Hanover.....	New York City.....	April, 1852	Charles A. Shaw....	Joseph McCord.
Hartford.....	Hartford, Conn.	May, 1810	George L. Chase.....	P. C. Royce.
Home	New York City.....	April, 1853	John H. Washburne.	A. M. Burtis.
Home Fire & Marine	San Francisco, Cal.	Sept., 1864	William J. Dutton ..	Stephen D. Ives.
Indemnity	New York City.....	—	J. Montgomery Hare.	J. H. Burger.
Insurance Co. of North America ..	Philadelphia, Pa.	April 14, 1794	Charles Platt	Greville E. Fryer.
Lafayette	New York City.....	Feb. 10, 1897	Allen W. Adams.....	Edward H. Betts.
Mercantile Fire & Marine.....	Boston, Mass.	Feb. 11, 1823	George R. Rogers...	James Simpson.
MERCHANTS'	Newark, N. J.	Feb. 28, 1858	G. Lee Stout.....	W. H. Guerin.
National.....	Hartford, Conn.	Nov. 27, 1871	James Nichols	B. R. Stillman.
National Standard	New York City.....	Feb. 14, 1896	R. B. Rathbone.....	Emil G. Pieper.
Niagara	New York City.....	July, 1850	Harold Herrick	George W. Dewey.

Orient.....	Hartford, Conn.....	June,	1867	A. G. Mellwaine, Jr.	James Wyper.
Pelican.....	New York City.....	March	7, 1899	A. D. Irving.....	L. P. Bayard.
Pennsylvania.....	Philadelphia, Pa.....	March,	1825	R. Dale Benson.....	W. G. Crowell.
Phoenix.....	Brooklyn, N. Y.....	Sept.	10, 1853	George P. Sheldon...	Wm. A. Wright.
Phoenix.....	Hartford, Conn.....	May,	1854	D. W. C. Skilton.....	Edward Milligan.
Providence Washington.....	Providence, R. I.....	—	1799	J. H. De Wolf.....	E. L. Watson.
Queen Insurance Co. of America.....	New York City.....	Sept.	11, 1841	Edward F. Beddall...	Nevett S. Bartow.
Security.....	New Haven, Conn.....	April,	1841	Charles S. Leete.....	H. Mason.
Springfield Fire & Marine.....	Springfield, Mass.....	—	1849	A. W. Damon.....	W. J. Mackay.
Traders'.....	Chicago, Ill.....	Feb.,	1865	Thies J. Lefens.....	S. A. Rothermel.
United Firemen's.....	Philadelphia, Pa.....	April	2, 1860	Robert B. Beath.....	D. J. Sweeney.
United States.....	New York City.....	April	1, 1824	W. W. Underhill.....	S. M. Craft.
Westchester.....	New York City.....	March	14, 1837	George R. Crawford...	Morell O. Brown.
Williamsburgh City.....	Brooklyn, N. Y.....	March,	1853	Marshall S. Driggs..	Frederick H. Way.
MUTUAL COMPANIES OF OTHER STATES.					
Fitchburg.....	Fitchburg, Mass.....	March	23, 1847	Henry G. Morse.....	Lincoln R. Welch.
Merchants & Farmers'.....	Worcester, Mass.....	April	1, 1846	John D. Washburne..	E. B. Stoddard.
Merrimack.....	Andover, Mass.....	Feb.	7, 1828	Joseph A. Smart.....	Burton S. Flagg.
Providence.....	Providence, R. I.....	—	1800	Hardin C. Waters.....	B. M. MacDougall.
Quincy.....	Quincy, Mass.....	March	22, 1851	Charles A. Howland..	William H. Fay.
Traders & Mechanics'.....	Lowell, Mass.....	June,	1848	Chas. C. Hutchinson..	E. M. Tucke.
COMPANIES OF OTHER COUNTRIES.					
Aachen & Munich.....	Aix-la-Chapelle, Ger.	May	1, 1895	J. A. Kelsey.....	Resident Manager.
British America.....	Toronto, Canada.....	July	17, 1874	George A. Cox.....	P. H. Sims.
Caledonian.....	Edinburgh, Scotland.	Oct.	20, 1890	Charles H. Post.....	Resident Manager.
Commercial Union.....	London, England.....	Jan.	13, 1871	A. H. Wray.....	Resident Manager.
Hamburg-Bremen.....	Hamburg, Germany.	May	3, 1873	F. O. Affeld.....	Resident Manager.
Imperial.....	London, England.....	May	21, 1868	T. D. Belfield.....	Resident Manager.
Liverpool & London & Globe.....	Liverpool, England..	—	1848	Henry W. Eaton.....	Resident Manager.

TABLE No. 34. — *Continued.*

FIRE INSURANCE COMPANIES.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
London Assurance	London, England.....	—, 1872	Chas. L. Case	Resident Manager.
London & Lancashire.	Liverpool, England.....	June 17, 1879	A. G. Mellwaine, Jr..	Resident Manager.
Manchester	Manchester, England.....	Nov. 22, 1890	Geo. S. A. Young	Resident Manager.
Moscow	Moscow, Russia	Jan. 1, 1900	John R. Redfield	Resident Manager.
Munich Reinsurance.....	Bavaria, Germany	Nov., 1898	Carl Schreiner	Resident Manager.
National Assurance.....	Dublin, Ireland	—, 1899	Geo. E. Kendall	Resident Manager.
North British & Mercantile.....	London & Edinburgh	Dec., 1866	E. G. Richards	Resident Manager.
Northern	London, England.....	Jan., 1876	Geo. W. Babb	Resident Manager.
North German	Hamburg, Germany.....	Sept., 1893	Adolph Loeb.....	Resident Manager.
Norwich Union	Norwich, England.....	March, 1879	J. Montgomery Hare.	Resident Manager.
Palatine	London, England	Dec. 17, 1892	A. H. Wray	Resident Manager.
Phoenix Assurance.....	London, England.....	Aug., 1879	A. D. Irving	Resident Manager.
Royal	Liverpool, England.....	July, 1851	Field & Cowles	Resident Managers
Royal Exchange.....	London, England.....	—, 1891	Robert Dickson	Resident Managers.
Salamandra	St. Petersburg, Rus.....	Dec. 29, 1899	Albert Wilcox & Co..	Resident Managers
Scottish Union & National	Edinburgh, Scotland.....	Nov. 4, 1880	James H. Brewster...	Resident Manager.
Skandia.....	Stockholm, Sweden.....	—, 1900	C. F. Shalleross.....	Resident Manager.
Swan	London, England.....	Aug. 1, 1882	J. J. Gaile	Resident Manager.
Svea	Gothenburg, Sweden.....	—, 1884	Weed & Kennedy.....	Resident Managers
Thuringia.....	Erfurt, Germany	July, 1896	F. G. Voss.....	Resident Manager.
Union Assurance	London, England.....	—, 1891	Hall & Henshaw.....	Resident Managers
Western Assurance	Toronto, Canada.....	Oct. 14, 1874	Geo. A. Cox	C. C. Foster.

FIDELITY & CASUALTY COMPANIES.

American Bonding & Trust.....	Baltimore, Md.....	April.....	1894 James Bond	Samuel H. Shriver.
American Surety.....	New York City	April.....	1884 H. D. Lyman	H. B. Zevely.
City Trust, Safe Deposit & Surety	Philadelphia, Pa.....	June.....	1886 Charles M. Swain	James F. Lynd.
Continental Casualty	Hammond, Ind.....	Nov.,.....	1897 C. H. Bunker	A. A. Smith.
Employers' Liability	London, England	Oct.,.....	1880 Appleton & Dana.....	Resident Managers
Fidelity & Casualty.....	New York City	Mar.....	1876 George F. Seward.....	Robert J. Hillas.
Fidelity & Deposit.....	Baltimore, Md.....	Feb.....	1890 Edwin Warfield	Harry Nicodemus.
Frankfort Marine, Acc. & P. L. Glass.....	Frankfort, Germany.....	Aug.,.....	1896 F. G. Voss.....	Resident Manager.
General Accident.....	Perth, Scotland	Feb.....	1891 Muir & Houghton	Resident Managers
Guarantee Co. of North America.....	Montreal, Canada	—.....	1881 Edward Rawlings	Robert Kerr.
Hartford Steam Boiler	Hartford, Conn	June.....	1866 J. M. Allen	J. B. Pierce.
Lawyers' Surety.....	New York City	Mar.....	1892 Joel B. Erhardt	Joel Rathbone.
Lloyds Plate Glass	New York City	Aug.,.....	1882 William T. Woods ..	C. E. W. Chambers.
London Guarantee & Accident.....	London, England.....	—.....	1892 A. W. Masters.....	Resident Manager.
Maryland Casualty	Baltimore, Md.....	Feb.....	1898 John T. Stone.....	Wm. E. Thomsen.
National Surety	New York City	Feb.....	1897 Charles A. Dean	Ballard McCall.
New Amsterdam Casualty.....	New York City	Dec.....	1898 W. F. Moore	Chas. T. Hopper.
Preferred Accident	New York City	May.....	1893 P. C. Lounsberry	Kimball C. Atwood.
Standard Life & Accident	Detroit, Mich.....	May.....	1884 D. M. Perry	E. A. Leonard.
Travelers'	Hartford, Conn.....	June.....	1863 Sylvester C. Dunham.....	John E. Morris.
Union Casualty & Surety.....	St. Louis, Mo.....	Dec.....	1892 Edward Chff.....	Le Grand L. Atwood
United States Casualty	New York City	May.....	1895 James W. Hinkley ..	Edson S. Lott.
United States Fidelity & Guaranty	Baltimore, Md.....	Mar.....	1896 John R. Bland	Geo. R. Callis.
United States Health & Accident.....	Saginaw, Mich.....	Dec.....	1900 J. B. Pitcher.....	V. D. Cliff.

LIFE INSURANCE COMPANIES.

Aetna Life.....	Hartford, Conn.....	—.....	1820 M. G. Bulkeley	Joel L. English.
Connecticut General	Hartford, Conn.....	June.....	1865 R. W. Huntington, Jr.....	Jas. A. Turnbull.
Connecticut Mutual.....	Hartford, Conn.....	June.....	1846 Jacob L. Greene	Herbert H. White.
Equitable Life.....	New York City.....	July.....	1849 James W. Alexander.....	Wm. Alexander.
Manhattan Life.....	New York City.....	—.....	1850 Henry B. Stokes	J. H. Gillin.

TABLE No. 34.—*Continued.*

LIFE INSURANCE COMPANIES.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
Massachusetts Mutual	Springfield, Mass.....	May 1, 1851	John A. Hall	II. M. Phillips.
Metropolitan Life	New York City.....	June, 1866	John R. Hegeman	James S. Roberts.
Mutual Benefit	Newark, N. J.....	Jan. 31, 1845	Fred'k Frelinghuysen	Edward L. Dobbins.
Mutual Life	New York City.....	April, 1842	Richard A. McCurdy.	William J. Easton.
National Life.....	Montpelier, Vt.....	Nov. 13, 1848	James C. Houghton.	Osman D. Clark.
New England Mutual.....	Boston, Mass.....	April 1, 1835	Benjamin F. Stevens.	S. F. Trull.
New York Life.....	New York City.....	1841	John A. McCall	Chas. C. Whitney.
Northwestern Mutual.....	Milwaukee, Wis.....	March, 1857	H. L. Palmer	J. W. Skinner.
Penn Mutual.....	Philadelphia, Pa.....	Feb. 24, 1847	Harry F. West.....	Henry C. Brown.
Phoenix Mutual	Hartford, Conn.....	May, 1851	Jonathan B. Bunce...	Chas. H. Lawrence.
Provident Life and Trust	Philadelphia, Pa.....	Mar. 22, 1865	Sammuel R. Shipley...	C. Walter Borton.
Provident Savings	New York City.....	Feb. 25, 1875	E. W. Scott.....	Wm. E. Stevens.
Prudential	Newark, N. J.....	1873	John F. Dryden.....	Forrest F. Dryden.
Security Mutual.	Binghamton, N. Y....	6, 1886	W. G. Phelps.....	Chas. M. Turner.
State Mutual.....	Worcester, Mass.....	Nov. 16, 1844	A. G. Bullock.....	H. M. Witter.
Union Mutual	Portland, Me.....	July 17, 1848	Fred E. Richards	J. Frank Lang.
United States Life.....	New York City	Feb., 1856	George H. Burford ..	A. Wheelwright.
Washington Life	New York City	Jan., 1860	W. A. Brewer, Jr....	Graham H. Brewer.
ASSESSMENT LIFE & CASUALTY COMPANIES.				
Equitable Accident	Boston, Mass.....	Dec. 1, 1891	Albert C. Smith	D. T. Montague.
Loyal Protective	Boston, Mass.....	June & 12, 1895	S. Augustus Allen....	Francis R. Parks.

Masonic Protective.....	Worcester, Mass.....	June	10, 1895	F. A. Harrington.....	Albert L. Pratt.
Massachusetts Mutual Accident	Boston, Mass.....	Dec.	18, 1883	George L. Stevens.....	G. L. McNeill.
National Accident	New York City	Nov.	2, 1885	Charles H. Webb.....	Jos. I. Barnum.
Ridgely Protective	Worcester, Mass.....	May	10, 1894	F. A. Harrington.....	Albert L. Pratt.
Safety Fund	Syracuse, N. Y.....	—	1889	James W. Merritt	Geo. H. Fulmer.
FRATERNAL BENEFICIARY ASSOCIATIONS.					
American Benefit Society	Boston, Mass	Jan.	17, 1893	William H. Carberry.....	N. P. Cormack.
American Order Fraternal Helpers.....	Boston, Mass.....	Aug.	1, 1892	Samuel P. Tenney.....	J. C. Simmons.
Canada-Americaine Association.....	Manchester, N. H.....	Nov.	20, 1896	T. G. Biron.....	M. E. Lassier.
Catholic Benevolent Legion	Brooklyn, N. Y.....	Oct.	12, 1881	John C. McGuire.....	John D. Carroll.
Catholic Mutual Benefit.....	Hornellsville, N. Y.....	July,	1876	John J. Hynes.....	Joseph Cameron.
Catholic Order Foresters	Chicago, Ill.....	May	24, 1883	Thomas H. Cannon.....	Theo. B. Thiele.
Christian Burden Bearers	Manchester, N. H.....	June	1885	Frank Burr.....	L. N. Ohnstead.
Golden Cross, United Order	Knoxville, Tenn.....	July	4, 1876	John D. Young.....	W. R. Cooper.
Good Fellows, Royal Society	Boston, Mass.....	April,	1882	J. H. McGregor.....	Arthur J. Bates.
Improved Order of Heptasophis.....	Baltimore, Md.....	Aug.	28, 1878	M. G. Cohen.....	S. H. Tutterstall.
Independent Order of Foresters.....	Toronto, Canada.....	July	1, 1881	Oronhyatekha.....	J. A. McGillivray.
Knights of Columbus.....	New Haven, Conn.....	Feb.,	1882	Edward L. Hearn.....	Daniel Colwell.
Knights of Honor	St. Louis, Mo.....	June	30, 1873	D. S. Biggs.....	Noah M. Giran.
Knights and Ladies of Honor.....	Indianapolis, Ind.....	Sept.,	1877	L. B. Lockard.....	C. W. Harvey.
Knights of the Macabees	Port Huron, Mich.....	Sept.	11, 1885	D. P. Markey.....	G. J. Siegle.
Knights of Pythias.....	Chicago, Ill.....	Nov.	1, 1877	Charles F. S. Neal.....	Saul M. Smith.
Ladies' Catholic Benevolent.....	Erie, Pa	March,	1899	E. B. McGowan	J. A. Royer.
Ladies of the Macabees.....	Port Huron, Mich.....	Oct.	1, 1892	Lillian M. Hollister.....	Bina M. West.
Locomotive Engineers' Mutual.....	Cleveland, Ohio.....	Mar.	1, 1894	William E. Futch.....	Wm. B. Prenter.
Merrimack County Odd Fellows.....	Concord, N. H.....	Mar.	4, 1871	Lewis B. Hoyt.....	John W. Bourlet.
Nat'l Ass'n Railway Postal Clerks....	Portsmouth, N. H.....	Dec.	14, 1898	C. L. Shaffer.....	George A. Wood.
New England Order of Protection....	Boston, Mass.....	Oct.	28, 1887	E. P. Hodgdon.....	F. R. Adams.
Odd Fellows' Mutual Relief	Lakeport, N. H.....	Sept.,	1874	James H. Flint.....	Daniel M. Frye.
Patrons' Relief.....	Manchester, N. H.....	Jan.	1, 1879	N. J. Bachelder.....	George R. Drake.
Pilgrim Fathers, United Order.....	Lawrence, Mass.....	Mar.	15, 1879	H. S. Treadwell.....	Nathan Cray.

TABLE No. 34.—*Continued.*

FRATERNAL BENEFICIARY ASSOCIATIONS.	Location.	Date of organization or admission to U. S.	OFFICERS.	
			President.	Secretary.
Royal Arcanum	Boston, Mass.	23, 1877	Jos. A. Langfitt	W. O. Robson.
Royal Templars	Buffalo, N. Y.	June 16, 1870	Frank D. Muse.	Esbon B. Rew.
Scottish Clans, Order of	Boston, Mass.	Nov. 30, 1878	W. H. Steen	Peter Kerr.
Société des Artisans	Montreal, Canada ...	Dec. 28, 1876	Joseph Thibeault.	Germain Beaulieu.
Society St. John Baptist	Manchester, N. H. ...	April 22, 1871	L. A. Levesque	A. DeMontigny.
United American Mechanics	Philadelphia	Sept., 1879	George Poulson	John Server.
United Workmen, Ancient Order	Boston, Mass.	Feb. 25, 1879	Orville A. Ward.	J. Edward Burt.
Women's Catholic Order Foresters ..	Chicago, Ill.	July 17, 1891	Elizabeth Rodgers.	Catherine Hughes.
Workmen's Benefit Association	Boston, Mass.	July 1, 1893	John Mackrille.	James H. Cutten.

NEW HAMPSHIRE
TOWN MUTUAL
FIRE INSURANCE COMPANIES.

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF
RESOURCES AND LIABILITIES, FOR THE YEAR ENDING
DECEMBER 31, 1901.

[These companies charge no cash premiums, but rely entirely upon assessments on deposit notes to pay losses and running expenses. The business of the Town Mutuals is generally confined to the limits of the town, and their risks are upon dwellings, farm buildings, and their contents principally.]

BARNSTEAD MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 17, 1857.

RUFUS S. FOSS, *President*.CHARLES E. WALKER, *Secretary*.

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$63.60
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LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$150.56
Balance on hand Dec. 31 of previous year.....	35.04
Total net resources.....	\$185.60

EXPENDITURES.

Paid for losses during the year.....	\$32.50
for salaries and fees of officers and employees.....	30.00
for incidental expenses.....	54.50
for filing statement.....	5.00
Gross cash expenditures.....	\$122.00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$201,363.00	\$12,399.13
Risks written during the year.....	43,785.00	2,627.10
Total	\$245,148.00	\$15,026.23
Risks terminated during the year.....	22,600.00	1,356.00
Amount in force Dec. 31, 1901.....	\$222,548.00	\$13,670.23
Losses incurred during the year.....		32.50
Date of last assessment, May 5, 1900. Amount collected....		241.58
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, six per cent of amount insured.		
Cash premiums, four per cent of premium note.		
Policy fee, one dollar.		

BOW MUTUAL FIRE INSURANCE COMPANY.

Commenced business March 16, 1850.

GEORGE W. COLBY, *President*.GEORGE W. SHORT, *Secretary*.

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$9.00
Cash deposited in banks.....	1.00
Cash in the hands of agents, reported.....	7.54
Gross assets	<u>\$17.54</u>

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$21.62
Balance on hand Dec. 31 of previous year.....	8.00
Total net resources.....	<u>\$29.62</u>

EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$3.25
for filing statement.....	5.00
Gross cash expenditures.....	<u><u>\$8.25</u></u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prcm. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$52,140.00	\$2,607.00
Risks written during the year.....	12,250.00	612.50
Total	<u>\$64,390.00</u>	<u>\$3,219.50</u>
Risks terminated during the year.....	10,575.00	528.75
Amount in force Dec. 31, 1901.....	<u>\$53,815.00</u>	<u>\$2,690.75</u>
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, five per cent of amount insured.		
Cash premiums, three per cent of premium note.		
Policy fee, twenty-five cents.		

CANDIA MUTUAL FIRE INSURANCE COMPANY.

Commenced business April 25, 1859.

BENJAMIN F. LANG, *President*.MOSES F. EMERSON, *Secretary*.

ASSETS, DEC. 31, 1901.

Cash deposited in banks.....	\$187.00
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LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$66.43
from interest from all sources.....	6.16

Total income	\$72.59
Balance on hand Dec. 31 of previous year.....	167.06

Total net resources.....	\$239.65
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EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$26.25
for incidental expenses.....	1.40
for filing statement.....	5.00

Gross cash expenditures.....	\$32.65
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GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem.</i>	<i>Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$97,165.00	\$6,099.75	
Risks written during the year.....	23,275.00	1,436.00	
Total	\$120,440.00	\$7,535.75	
Risks terminated during the year.....	17,665.00	1,085.90	

Amount in force Dec. 31, 1901.....	\$102,775.00	\$6,449.85
Date of last assessment, August, 1895. Amount collected...		299.83
Largest sum insured in a single risk.....		1,850.00
Rates charged for insurance:		
Premium note, six to eight per cent of amount insured.		
Cash premiums, two per cent of premium note.		
Policy fee, fifty cents.		

CANTERBURY MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 4, 1849.

JAMES FRAME, *President*.ALBERT F. DREW, *Secretary*.

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$26.69
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LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$51.40
from assessments on premium notes.....	234.09
from cash loans to the company.....	225.00

Total income	\$510.49
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Balance on hand Dec. 31 of previous year.....	92.67
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Total net resources.....	\$603.16
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EXPENDITURES.

Paid for losses during the year.....	\$315.00
for collecting assessments	4.66
for salaries and fees of officers and employees.....	13.00
for making assessments.....	2.50
for borrowed money and interest.....	232.89
for incidental expenses	3.42
for filing statement.....	5.00

Gross cash expenditures.....	\$576.47
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GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$128,400.00	\$7,519.74
Risks written during the year.....	25,310.00	1,512.60
Total	\$153,710.00	\$9,032.34
Risks terminated during the year.....	24,675.00	1,463.50

Amount in force Dec. 31, 1901.....	\$129,035.00	\$7,568.84
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Assessments laid on premium notes.....	233.14
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Date of last assessment, June 1, 1900. Amount collected...	233.14
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Largest sum insured in a single risk.....	1,800.00
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Rates charged for insurance:

Premium note, five to six per cent of amount insured.

Cash premiums, two per cent of premium note.

Policy fee, fifty cents.

HOLLIS MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 1, 1846.

EDWARD HARDY, *President.*CHARLES B. RICHARDSON, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash deposited in banks.....	\$15.22
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LIABILITIES.

Losses reported, not adjusted (estimated).....	\$50.00
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INCOME.

Received from premiums and policy fees.....	\$35.98
from cash loans to the company.....	100.00
from all other sources.....	50.00

Total income	\$185.98
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Balance on hand Dec. 31 of previous year.....	.15
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Total net resources	\$186.13
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EXPENDITURES.

Paid for losses during the year.....	\$160.00
for salaries and fees of officers and employees.....	18.00
for incidental expenses.....	5.25
for filing statement.....	5.00

Gross cash expenditures.....	\$188.25
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GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$198,035.00	\$12,118.82
Risks written during the year.....	30,275.00	1,796.50
Total	\$228,310.00	\$13,915.32
Risks terminated during the year.....	28,250.00	1,738.00
Amount in force Dec. 31, 1901.....	\$200,060.00	\$12,177.32
Losses incurred during the year.....		210.00
Date of last assessment, October, 1900. Amount collected..		510.00
Largest sum insured in a single risk.....		2,000.00

Rates charged for insurance:

Premium note, six to ten per cent of amount insured.

Cash premiums, one per cent of premium note.

Policy fee, fifty cents.

LOUDON MUTUAL FIRE INSURANCE COMPANY.

Commenced business November 17, 1877.

HORACE F. FLETCHER, *President*.CALEB D. MARSTON, *Secretary*.

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$59.31
Cash deposited in banks.....	67.64
Unpaid assessments on premium notes.....	15.50
Gross assets	<u>\$142.45</u>

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$80.56
Balance on hand Dec. 31 of previous year.....	67.64
Total net resources.....	<u>\$148.20</u>

EXPENDITURES.

Paid for losses during the year.....	\$4.00
for salaries and fees of officers and employees.....	10.75
for incidental expenses	1.50
for filing statement.....	5.00
Gross cash expenditures.....	<u><u>\$21.25</u></u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$102,102.50	\$5,105.12
Risks written during the year.....	17,712.50	885.62
Total	<u>\$119,815.00</u>	<u>\$5,990.74</u>
Risks terminated during the year.....	15,650.00	782.50
Amount in force Dec. 31, 1901.....	<u>\$104,165.00</u>	<u>\$5,208.24</u>
Date of last assessment, Nov. 15, 1900. Amount collected...		408.00
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five per cent of amount insured.		
Cash premiums, one half of one per cent of premium note.		
Policy fee, fifty cents.		

LYNDEBOROUGH MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 2, 1862.

NATHANIEL T. MCINTIRE, *President.*

JOHN H. GOODRICH, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$16.85
Cash deposited in banks.....	100.80
	<hr/>
Gross assets	\$117.65

LIABILITIES.

None.

INCOME.

Received from policy fees	\$32.25
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EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$13.00
for incidental expenses.....	.12
for filing statement.....	5.00
	<hr/>
Gross cash expenditures.....	\$18.12
	<hr/> <hr/>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem.</i>	<i>Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$129,970.00	\$7,798.20	
Risks written during the year.....	20,397.00	1,223.82	
	<hr/>	<hr/>	
Total	\$150,367.00	\$9,022.02	
Risks terminated during the year	18,405.00	1,704.30	
	<hr/>	<hr/>	
Amount in force Dec. 31, 1901.....	\$131,962.00	\$7,317.72	
Date of last assessment, July 27, 1900. Amount collected..		115.79	
Largest sum insured in a single risk.....		2,000.00	
Rates charged for insurance:			
Premium note, six per cent of amount insured.			
Cash premiums, three per cent of premium note.			
Policy fee, twenty-five cents.			

MILFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 1, 1861.

F. J. KENDALL, *President.*W. D. SARGENT, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$16.37
Cash deposited in banks.....	3,170.16
Interest due and accrued.....	25.28
Gross assets	<u>\$3,211.81</u>

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$218.27
from interest from all sources.....	70.89
from all other sources.....	.14
Total income	<u>\$289.30</u>
Balance on hand Dec. 31 of previous year.....	<u>2,927.02</u>
Total net resources.....	<u>\$3,216.32</u>

EXPENDITURES.

Paid for return premiums.....	\$3.12
for salaries and fees of officers and employees.....	24.75
for incidental expenses.....	1.42
for filing statement.....	5.00
Gross cash expenditures.....	<u><u>\$34.29</u></u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$163,635.00	\$16,339.00
Risks written during the year.....	38,705.00	3,870.50
Total	<u>\$202,340.00</u>	<u>\$20,209.50</u>
Risks terminated during the year.....	37,510.00	3,751.00
Amount in force Dec. 31, 1901.....	<u>\$164,830.00</u>	<u>\$16,458.50</u>
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, ten per cent of amount insured.		
Cash premiums, five per cent of premium note.		
Policy fee, seventy-five cents.		

NEW DURHAM MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 4, 1887.

HORATIO G. CHAMBERLIN, *President.*

EBEN E. BERRY, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash deposited in banks.....	\$76.29
Interest due and accrued.....	4.54
All other assets	41.00
	<hr/>
Gross assets	\$121.83

LIABILITIES.

Due for borrowed money and interest.....	\$34.71
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INCOME.

Received from premiums and policy fees.....	\$20.93
from all other sources.....	17.50
	<hr/>
Total income	\$38.43

EXPENDITURES.

Paid for losses during the year.....	\$4.00
for return premiums.....	1.88
for salaries and fees of officers and employees.....	20.00
for incidental expenses.....	1.75
for filing statement.....	5.00
	<hr/>
Gross cash expenditures	\$32.63
	<hr/> <hr/>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$68,520.00	\$4,111.20
Risks written during the year.....	8,850.00	531.00
	<hr/>	<hr/>
Total	\$77,370.00	\$4,642.20
Risks terminated during the year.....	5,900.00	354.00
	<hr/>	<hr/>
Amount in force Dec. 31, 1901.....	\$71,470.00	\$4,288.20
Losses incurred during the year.....		4.00
Date of last assessment, July 14, 1899. Amount collected..		381.72
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, six per cent of the amount insured.		
Cash premiums, three per cent of the premium note.		
Policy fee, fifty cents.		

NORTHWOOD MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 20, 1861.

MOSES G. JAMES, *President.*SAMUEL S. JAMES, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash deposited in banks.....	\$82.61
Unpaid assessments on premium notes.....	52.76
Cash in the hands of agents, reported.....	43.13
Gross assets	<u>\$178.50</u>

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$61.22
from assessments on premium notes.....	1,353.42
Total income	<u>\$1,414.64</u>
Balance on hand Dec. 31 of previous year.....	3.19
Total net resources.....	<u>\$1,417.83</u>

EXPENDITURES.

Paid for losses during the year.....	\$1,123.27
for salaries and fees of officers and employees.....	270.88
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$1,399.15</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$304,337.00	\$16,539.21
Risks written during the year.....	48,255.00	2,611.75
Total	<u>\$352,592.00</u>	<u>\$19,150.96</u>
Risks terminated during the year.....	46,170.00	2,443.25
Amount in force Dec. 31, 1901.....	<u>\$306,422.00</u>	<u>\$16,707.71</u>
Losses incurred during the year.....		1,123.27
Assessments laid on premium notes.....		1,406.18
Date of last assessment July 1, 1901. Amount collected....		1,353.42
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five to twelve per cent of amount insured.		
Cash premiums, three per cent of premium note.		
Policy fee, fifty cents.		

ORFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 26, 1886.

GEORGE W. LAMPREY, *President.*BENJAMIN F. TRUSSELL, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$9.11
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LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$82.34
Balance on hand Dec. 31 of previous year.....	2.41
Total net resources.....	\$84.75

EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$70.00
for incidental expenses.....	.64
for filing statement.....	5.00
Gross cash expenditures.....	\$75.64

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem.</i>	<i>Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$124,265.00	\$6,410.00	
Risks written during the year.....	39,770.00	2,037.00	
Total	\$164,035.00	\$8,447.00	
Risks terminated during the year.....	43,975.00	2,239.55	
Amount in force Dec. 31, 1901.....	\$120,060.00	\$6,207.45	
Date of last assessment, Sept. 6, 1900. Amount collected....		314.22	
Largest sum insured in a single risk.....		2,000.00	
Rates charged for insurance:			
Premium note, five per cent of amount insured.			
Cash premiums, three per cent of premium note.			
Policy fee, fifty cents.			

PIERMONT MUTUAL FIRE INSURANCE COMPANY.

Commenced business February 25, 1871.

H. H. PALMER, *President*.AARON BARTON, *Secretary*.

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$37.82
All other assets.....	50.00
Gross assets.....	<u>\$87.82</u>

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$118.18
from assessments on premium notes.....	436.96
Total income	<u>\$555.14</u>
Balance on hand Dec. 31 of previous year.....	32.30
Total net resources.....	<u>\$587.44</u>

EXPENDITURES.

Paid for losses during the year.....	\$125.00
for adjusting losses.....	3.00
for collecting assessments	10.00
for commissions	6.10
for return premiums.....	10.94
for salaries and fees of officers and employees.....	82.00
for making assessments.....	5.00
for incidental expenses.....	2.58
for filing statement.....	5.00
Gross cash expenditures.....	<u><u>\$549.62</u></u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$138,350.00	\$9,251.22
Risks written during the year.....	45,010.00	2,788.36
Total	<u>\$183,360.00</u>	<u>\$12,039.58</u>
Risks terminated during the year.....	57,804.00	3,898.69
Amount in force Dec. 31, 1901.....	<u>\$125,556.00</u>	<u>\$8,140.89</u>

Losses incurred during the year.....	\$425.00
Assessments laid on premium notes.....	436.96
Date of last assessment, July 8, 1901. Amount collected....	425.00
Largest sum insured in a single risk.....	2,500.00
Rates charged for insurance:	
Premium note, five to twenty per cent of amount insured.	
Cash premiums, three per cent of premium note.	
Policy fee, fifty cents.	

SANBORNTON MUTUAL FIRE INSURANCE COMPANY

Commenced business March 28, 1874.

JOSHUA LANE, *President.*

HERBERT J. L. BODWELL, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$305.71
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LIABILITIES.

Due officers for services and expenses.....	\$27.00
Incidental expenses	6.00
Gross liabilities	\$33.00

INCOME.

Received from premiums and policy fees.....	\$140.88
from interest from all sources.....	6.51
Total income.....	\$147.39
Balance on hand Dec. 31 of previous year.....	423.32
Total net resources.....	\$570.71

EXPENDITURES.

Paid for losses during the year.....	\$210.00
for commissions	13.00
for salaries and fees of officers and employees.....	37.00
for filing statement.....	5.00
Gross cash expenditures	\$265.00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem.</i>	<i>Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$120,782.00	\$6,039.10	
Risks written during the year.....	25,575.00	1,278.75	
Total	\$146,357.00	\$7,317.85	
Risks terminated during the year.....	26,760.00	1,338.00	
Amount in force Dec. 31, 1901.....	\$119,597.00	\$5,979.85	
Losses incurred during the year.....		210.00	
Largest sum insured in a single risk.....		2,500.00	
Rates charged for insurance:			
Premium note, five per cent of amount insured.			
Cash premiums, one half of one per cent of amount insured.			
Policy fee, twenty-five cents.			

STRAFFORD MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 3, 1853.

ALBERT A. HANSON, *President.*HIRAM S. HILL, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$20.80
Cash deposited in banks.....	319.82
Gross assets.....	\$340.62

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$52.72
Balance on hand Dec. 31 of previous year	17.05
Total net resources.....	\$69.77

EXPENDITURES.

Paid for return premiums.....	\$4.12
for salaries and fees of officers and employees.....	13.00
for incidental expenses.....	1.85
for filing statement.....	5.00
Gross cash expenditures.....	\$23.97

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem.</i>	<i>Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$172,696.00	\$10,384.33	
Risks written during the year.....	21,809.00	1,269.79	
Total	\$194,505.00	\$11,654.12	
Risks terminated during the year.....	17,582.00	451.82	
Amount in force Dec. 31, 1901.....	\$176,923.00	\$10,702.30	
Date of last assessment, May 28, 1898. Amount collected...		365.21	
Largest sum insured in a single risk.....		2,000.00	
Rates charged for insurance:			
Premium note, five to ten per cent of amount insured.			
Cash premiums, three per cent of premium note.			
Policy fee, fifty cents.			

SUNAPEE MUTUAL FIRE INSURANCE COMPANY.

Commenced business February, 1886.

ALMERON B. ABBOTT, *President.*ERASTUS R. BOYCE, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$443.15
Cash deposited in banks.....	1,029.96
Cash value of notes, bonds, or other securities.....	2,379.50
Cash in the hands of agents, reported.....	20.63
Gross assets	\$3,873.24

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$947.19
from all other sources.....	100.25
Total income	\$1,047.44
Balance on hand Dec. 31 of previous year.....	298.25
Total net resources	\$1,345.69

EXPENDITURES.

Paid for return premiums.....	\$22.91
for salaries and fees of officers and employees.....	192.50
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$220.41</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem.</i>	<i>Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$263,630.00		\$13,970.63
Risks written during the year.....	126,450.00		8,471.90
Total	<u>\$390,080.00</u>		<u>\$22,442.53</u>
Risks terminated during the year.....	103,725.00		1,442.50
Amount in force Dec. 31, 1901.....	\$286,355.00		\$21,000.03
Largest sum insured in a single risk.....			1,600.00
Rates charged for insurance:			

Premium note, one and one third to thirteen per cent of amount insured.

Cash premiums, one sixth to one and one third per cent of amount insured.

Policy fee, one dollar.

SUTTON MUTUAL FIRE INSURANCE COMPANY.

Commenced business September, 1849.

MOSES L. PILLSBURY, *President.*

DANIEL L. POWERS, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$23.56
Cash deposited in banks.....	100.30
Interest due and accrued.....	3.00
Gross assets	<u>\$126.86</u>

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$44.80
Balance on hand Dec. 31 of previous year.....	12.78
Total net resources	<u>\$57.58</u>

EXPENDITURES.

Paid for salaries and fees of officers and employees.....	\$23.00
for incidental expenses.....	1.02
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$34.02</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem.</i>	<i>Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$90,910.00	\$9,343.25	
Risks written during the year.....	<u>17,940.00</u>	<u>1,794.00</u>	
Total	\$108,850.00	\$11,137.25	
Risks terminated during the year.....	<u>18,750.00</u>	<u>1,883.25</u>	
Amount in force Dec. 31, 1901.....	\$90,100.00	\$9,254.00	
Date of last assessment, May, 1900. Amount collected.....		1,007.17	
Largest sum insured in a single risk.....		1,600.00	
Rates charged for insurance:			
Premium note, nine to thirteen per cent of amount insured.			
Cash premiums, one and one half per cent of premium note.			
Policy fee, fifty cents.			

TILTON AND NORTHFIELD MUTUAL FIRE
INSURANCE COMPANY.

Commenced business December 10, 1887.

W. SMITH HILL, *President.*GEORGE S. PHILBRICK, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$53.18
Cash deposited in banks.....	<u>750.21</u>
Gross assets.....	\$803.39

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees.....	\$60.50
from assessments on premium notes.....	1,028.81

1901.]

FIRE INSURANCE COMPANIES.

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Received from interest from all sources.....	\$24.89
from all other sources.....	12.60
Total income	\$1,126.80
Balance on hand Dec. 31 of previous year.....	1,514.65
Total net resources.....	\$2,641.45

EXPENDITURES.

Paid for losses during the year.....	\$1,800.00
for return premiums.....	11.81
for salaries and fees of officers and employees.....	16.00
for incidental expenses.....	5.25
for filing statement.....	5.00
Gross cash expenditures.....	\$1,838.06

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem.</i>	<i>Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$118,135.00	\$5,906.75	
Risks written during the year.....	11,000.00	550.00	
Total	\$129,135.00	\$6,456.75	
Risks terminated during the year.....	16,525.00	\$26.25	
Amount in force Dec. 31, 1901.....	\$112,610.00	\$5,630.50	
Date of last assessment, Dec. 22, 1900. Amount collected...		1,028.81	
Largest sum insured in a single risk.....		2,000.00	
Rates charged for insurance:			
Premium note, five per cent of amount insured.			
Cash premiums, one half of one per cent of amount insured.			
Policy fee, fifty cents.			

WEARE MUTUAL FIRE INSURANCE COMPANY.

Commenced business January 5, 1857.

WILLIAM T. MORSE, *President.*W. S. B. HERBERT, *Secretary.*

ASSETS, DEC. 31, 1901.

None.

LIABILITIES.

Due officers for services and expenses.....	\$31.20
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INCOME.

Received from premiums and policy fees.....	\$221.91
from assessments on premium notes.....	1,612.22
Total income	<u>\$1,834.13</u>
Balance on hand Dec. 31 of previous year.....	.60
Total net resources.....	<u>\$1,834.73</u>

EXPENDITURES.

Paid for losses during the year.....	\$1,568.00
for adjusting losses.....	11.50
for collecting assessments.....	58.43
for commissions	92.25
for salaries and fees of officers and employees.....	122.50
for incidental expenses.....	8.25
for filing statement.....	5.00
Gross cash expenditures.....	<u>\$1,865.93</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$480,445.00	\$35,834.10
Risks written during the year.....	102,035.00	8,030.45
Total	<u>\$582,480.00</u>	<u>\$43,864.55</u>
Risks terminated during the year.....	86,465.00	6,570.30
Amount in force Dec. 31, 1901.....	<u>\$496,015.00</u>	<u>\$37,294.25</u>
Losses incurred during the year.....		290.00
Date of last assessment, Nov. 26, 1900. Amount collected..		1,612.22
Largest sum insured in a single risk.....		1,500.00
Rates charged for insurance:		
Premium note, six to twenty per cent of amount insured.		
Cash premiums, two per cent of premium note.		
Policy fee, fifty cents.		

WESTMORELAND MUTUAL FIRE INSURANCE ASSOCIATION.

Commenced business May 15, 1876.

ALLEN A. BARKER, *President.*

WARREN W. SHELLEY, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$22.29
Cash deposited in banks.....	26.50
	<hr/>
Gross assets	\$48.79

LIABILITIES.

Due officers for services and expenses.....	\$20.00
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INCOME.

Received from premiums and policy fees.....	\$71.85
Balance on hand Dec. 31 of previous year.....	48.79
	<hr/>
Total net resources.....	\$120.64

EXPENDITURES.

Paid for losses during the year.....	\$50.00
for salaries and fees of officers and employees.....	20.02
for filing statement.....	5.00
	<hr/>
Gross cash expenditures.....	\$75.02
	<hr/> <hr/>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$61,045.00	\$6,478.25
Risks written during the year.....	29,840.00	3,285.25
	<hr/>	<hr/>
Total	\$90,885.00	\$9,763.50
Risks terminated during the year.....	28,875.00	2,958.75
	<hr/>	<hr/>
Amount in force Dec. 31, 1901.....	\$62,110.00	\$6,804.75
Losses incurred during the year.....		50.00
Date of last assessment, Dec. 18, 1899. Amount collected...		\$38.32
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, ten to fifteen per cent of amount insured.		
Cash premiums, one fourth of one per cent of premium note.		
Policy fee, fifty cents.		

NEW HAMPSHIRE
MUTUAL
FIRE INSURANCE COMPANIES.

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF
RESOURCES AND LIABILITIES, FOR THE YEAR ENDING
DECEMBER 31, 1901.

[These companies rely upon assessments, instead of cash premiums, for the payment of fire losses, and include the Grange Mutual Fire Insurance Company, organized in March, 1888, whose membership is wholly within the State Grange of the Patrons of Husbandry.]

GRANGE MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 20, 1888.

CHARLES McDANIEL, *President*.E. C. HUTCHINSON, *Secretary*.

ASSETS, DEC. 31, 1901.

Cash deposited in banks.....	\$4,584.70
Unpaid assessments on premium notes.....	200.00
Gross assets	<u>\$4,784.70</u>

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$75.00
Losses resisted	1,000.00
Due officers for services and expenses.....	640.00
Gross liabilities	<u>\$1,715.00</u>

INCOME.

Received from premiums and policy fees.....	\$12,437.97
from assessments on premium notes.....	12,622.51
from interest from all sources.....	144.17
Total net resources.....	<u>\$25,204.65</u>

EXPENDITURES.

Paid for losses during the year.....	\$17,069.78
for adjusting losses.....	201.78
for collecting assessments	179.33
for commissions	702.75
for return premiums	162.02
for salaries and fees of officers and employees.....	575.28
for making assessments	150.00
for borrowed money	152.37
for legal expenses	934.70
for incidental expenses	486.94
for filing statement.....	5.00
Gross cash expenditures	<u><u>\$20,619.95</u></u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$5,502,578.12	\$165,077.34
Risks written during the year.....	1,883,500.00	56,505.00
Total	\$7,386,078.12	\$221,582.34
Risks terminated during the year.....	1,718,918.42	51,567.54
Amount in force Dec. 31, 1901.....	\$5,667,159.70	\$170,014.80
Losses incurred during the year.....		11,954.43
Date of last assessment, Nov. 23, 1900. Amount collected...		12,622.51
Largest sum insured in a single risk.....		2,500.00
Rates charged for insurance:		
Premium note, three per cent of amount insured.		
Cash premiums, three fourths of one per cent of amount insured.		
Policy fee, fifty cents from assured, and fifty cents from company.		

MERRIMACK COUNTY MUTUAL FIRE INSURANCE
COMPANY.

Commenced business March 31, 1877.

SAMUEL CHOATE, *President.*I. A. BURBANK, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office	\$50.23
Unpaid assessments on premium notes.....	5.04
Cash in the hands of agents, reported.....	6.24
All other assets	40.00
Gross assets	\$101.51

LIABILITIES.

Losses adjusted and unpaid.....	\$850.00
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INCOME.

Received from premiums and policy fees.....	\$291.86
from assessments on premium notes.....	2,181.90
Total income	\$2,473.76
Balance on hand Dec. 31 of previous year.....	16.24
Total net resources	\$2,490.00

EXPENDITURES.

Paid for losses during the year.....	\$1,507.00
for adjusting losses	12.60
for collecting assessments	76.07
for commissions	80.25
for return premiums	7.48
for salaries and fees of officers and employees.....	131.00
for making assessments	15.00
for borrowed money and interest.....	553.33
for incidental expenses	52.04
for filing statement.....	5.00
Gross cash expenditures	<u>\$2,439.77</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prcm. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$633,064.00	\$37,111.67
Risks written during the year.....	94,700.00	5,834.13
Total	<u>\$727,764.00</u>	<u>\$42,945.80</u>
Risks terminated during the year.....	75,115.00	4,499.60
Amount in force Dec. 31, 1901.....	<u>\$652,649.00</u>	<u>\$38,446.20</u>
Losses incurred during the year.....		2,357.00
Assessments laid on premium notes.....		2,186.94
Date of last assessment, Jan. 15, 1901. Amount collected...		2,181.90
Largest sum insured in a single risk.....		2,000.00
Rates charged for insurance:		
Premium note, five to seven per cent of amount insured.		
Cash premiums, four per cent of premium note.		
Policy fee, fifty cents.		

ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 18, 1833.

HARRISON G. BURLEY, *President.*

HENRY A. SHUTE, *Secretary.*

ASSETS, DEC. 31, 1901.

Cash in company's office.....	\$2,494.50
Unpaid assessments on premium notes.....	16,889.33
Cash in the hands of agents, reported.....	<u>1,493.29</u>
Gross assets.....	<u>\$20,877.12</u>

LIABILITIES.

Due for borrowed money and interest.....	\$27,662.50
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INCOME.

Received from premiums and policy fees.....	\$1,163.56
from assessments on premium notes.....	24,355.60
from cash loans to the company.....	16,465.00
Total income.....	\$41,984.16
Balance on hand Dec. 31 of previous year.....	1,788.80
Total net resources.....	\$43,772.96

EXPENDITURES.

Paid for losses during the year.....	\$16,416.16
for adjusting losses.....	339.64
for collecting assessments.....	536.79
for commissions	299.98
for return premiums	12.97
for salaries and fees of officers and employees.....	600.00
for making assessments.....	100.00
for borrowed money and interest.....	22,670.90
for incidental expenses	297.02
for filing statement	5.00
Gross cash expenditures	\$41,278.46

GENERAL ITEMS.

	<i>Amount.</i>	<i>Prem. Notes.</i>
Risks outstanding Dec. 31, 1900.....	\$5,029,006.00	\$290,297.50
Risks written during the year.....	765,492.00	48,658.99
Total	\$5,794,498.00	\$338,956.49
Risks terminated during the year.....	941,288.00	55,159.84
Amount in force Dec. 31, 1901.....	\$4,853,210.00	\$283,796.65
Losses incurred during the year.....		16,029.54
Assessments laid on premium notes.....		24,355.60
Date of last assessment, Sept. 2, 1901. Amount collected...		24,355.60
Largest sum insured in a single risk.....		2,500.00

Rates charged for insurance:

Premium note, five to nine per cent of amount insured.

Cash premiums, three per cent of premium note.

Policy fee, fifty cents.

NEW HAMPSHIRE
CASH MUTUAL
FIRE INSURANCE COMPANIES.

COMPILED FROM THE ANNUAL REPORTS, WITH STATEMENTS OF
ASSETS AND LIABILITIES, FOR THE YEAR ENDING
DECEMBER 31, 1901.

CONCORD MUTUAL FIRE INSURANCE COMPANY.

Organized August 29, 1885. Commenced business October 17, 1885.

SAMUEL C. EASTMAN, *President.*LOUIS C. MERRILL, *Secretary.*

Principal office, Concord.

I. ASSETS.

SCHEDULE OF STOCKS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Boston & Albany R. R.....	\$1,000.00	\$2,500.00
Boston & Maine R. R.....	3,700.00	7,030.00
Chicago & Northwestern R. R.....	2,000.00	4,000.00
Chicago, Burlington & Quincy R. R.....	2,200.00	4,180.00
Concord & Montreal R. R.....	1,000.00	2,000.00
New York Central R. R.....	2,000.00	3,000.00
Northern R. R.....	1,000.00	1,600.00
Pemigewasset Valley R. R.....	1,200.00	1,800.00
Pennsylvania R. R.....	1,500.00	2,100.00
St. Louis & San Francisco R. R.....	8,000.00	5,900.00
Amoskeag Manufacturing Co.....	2,000.00	3,300.00
Concord Gas Light Co.....	600.00	720.00
Eagle & Phenix Hotel Co.....	1,000.00	1,250.00
Manchester Mills.....	1,000.00	950.00
New Hampshire Spinning Mills.....	2,500.00	2,500.00
The Pullman Co.....	3,000.00	6,000.00
Standard Oil Co.....	1,000.00	6,500.00
Quincy Railroad Bridge Co.....	1,000.00	2,000.00
Mergenthaler Linotype Co.....	1,000.00	1,500.00
Kansas City, Fort Scott & Memphis R. R....	4,500.00	3,510.00
Total values	<u>\$41,200.00</u>	<u>\$62,340.00</u>

Market value of stocks.....	\$62,340.00
Cash in company's office.....	75.85
Cash deposited in banks.....	9,751.37
Interest due and accrued.....	100.00
Premiums in course of collection.....	1,032.15
Gross available assets	<u>\$73,299.37</u>
Assessable contingent premiums on outstanding risks, \$59,025.46.	

II. LIABILITIES.

Net amount of unpaid losses.....	\$300.00
Unearned premiums at fifty per cent of gross premiums...	14,785.35
Profits or surplus due on terminated policies.....	729.09
Commissions on premiums in course of collection.....	175.89
Liabilities, except surplus.....	<u>\$15,990.33</u>

1901.] FIRE INSURANCE COMPANIES. 31

Surplus	\$57,309.04
Gross liabilities, including surplus.....	<u>\$73,299.37</u>

III. INCOME.

Cash received for gross premiums.....	\$17,708.46
Deduct reinsurance and return premiums.....	917.14
Net cash premiums received during the year.....	<u>\$16,791.32</u>
Interest and dividends from all sources.....	2,598.69
Gross cash income	<u>\$19,390.01</u>
Contingent premiums received during the year, \$34,981.88.	

IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$7,154.88
Commissions on premiums.....	2,516.98
Salaries and fees of officers and employees.....	1,200.00
Profits or surplus on terminated policies.....	3,226.08
Office and incidental expenses	<u>258.06</u>
Gross cash expenditures.....	<u>\$14,356.00</u>

V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1901.....	\$2,225,493.29	\$29,553.72	\$59,001.22
Risks written during the year....	<u>1,187,273.57</u>	<u>17,708.46</u>	<u>34,981.88</u>
Total	\$3,412,766.86	\$47,262.18	\$93,983.10
Risks terminated during the year..	<u>1,211,100.37</u>	<u>17,691.48</u>	<u>34,957.64</u>

Amount in force Dec. 31, 1901	\$2,201,666.49	\$29,570.70	\$59,025.46
Cash received of other companies for insurance.....			1,671.33
Losses incurred during the year.....			6,968.59
Percentages of cash premium returned during the year as profit or surplus:			

Twenty, thirty, and forty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$1,139,385.57
Cash premiums received.....	17,109.93
Contingent premiums therewith	33,818.02
Losses paid during the year.....	6,904.19
Losses incurred during the year	<u>6,722.91</u>

MANUFACTURERS AND MERCHANTS' MUTUAL FIRE INSURANCE COMPANY.

Organized December 29, 1885. Commenced business January 4, 1886.

EDWARD G. LEACH, *President*.

LYMAN JACKMAN, *Secretary*.

Principal office, Concord.

I. ASSETS.

Loans on mortgages of real estate (first liens)..... \$5,780.00

SCHEDULE OF STOCKS AND BONDS.

STOCKS.

	<i>Par Value.</i>	<i>Market Value.</i>
Concord & Montreal R. R.....	\$3,600.00	\$7,100.00
Northern R. R.....	1,300.00	2,275.00
Boston & Maine R. R.....	1,500.00	2,865.00
Fire Underwriters' Association.....	100.00	150.00
Capital Fire Insurance Co.....	2,000.00	2,000.00
Metropolitan West Side Electric Co.....	2,700.00	2,216.00

BONDS.

United States Government.....	\$1,500.00	\$1,650.00
New York & New England R. R.....	2,000.00	2,160.00
Chicago, Burlington & Quincy R. R.....	200.00	260.00
Rutland R. R.	3,000.00	3,350.00
Northern Pacific & Great Northern.....	3,000.00	2,910.00
Xenia Water Company.....	2,000.00	2,000.00
Denver Consolidated Electric Co.....	3,000.00	3,000.00
Metropolitan West Side Electric Co.....	3,000.00	3,000.00
Davidson Investment Co.....	3,800.00	800.00
New Hampshire Trust Co.....	2,750.00	1,750.00
Nebraska Loan & Trust Co.....	3,000.00	3,000.00

Total values	\$38,450.00	\$40,486.00
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Market value of stocks and bonds..... \$40,486.00

COLLATERAL SECURITIES FOR CASH LOANS.

Market Value. Amount Loaned.

Capital Fire Insurance Co.....	\$6,000.00	\$6,000.00
Mortgage notes	2,600.00	1,000.00

Total market value and cash loaned....	\$8,600.00	\$7,000.00
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Loans on collateral securities..... \$7,000.00

Cash in company's office..... 1.53

Cash deposited in banks..... 21,252.62

Interest due and accrued..... 274.57

Premiums in course of collection..... 3,904.20

Gross available assets..... \$78,698.92

Assessable contingent premiums on outstanding risks, \$110,538.58.

II. LIABILITIES.

Losses adjusted, due and to become due.....	\$5,161.84
reported, but not adjusted.....	<u>1,500.00</u>
Gross amount of claims for losses.....	\$6,661.84
Deduct reinsurance thereon.....	<u>500.00</u>
Net amount of unpaid losses.....	\$6,161.84
Unearned premiums at fifty per cent of gross premiums...	27,634.64
Due to other companies for reinsurance.....	129.36
Return premiums due on cancelled policies.....	227.88
Profits or surplus due on terminated policies.....	382.78
Commissions on premiums in course of collection.....	551.61
Rents, taxes, salaries, and incidental expenses.....	<u>479.08</u>
Liabilities, except surplus.....	\$35,567.19
Surplus	<u>43,131.73</u>
Gross liabilities, including surplus.....	<u><u>\$78,698.92</u></u>

III. INCOME.

Cash received for gross premiums.....	\$32,946.31
Deduct reinsurance and return premiums.....	<u>3,819.69</u>
Net cash premiums received during the year.....	\$29,126.62
Interest received on mortgages.....	451.35
Interest and dividends from all other sources.....	2,317.87
Income from all other sources.....	<u>459.50</u>
Gross cash income.....	\$32,355.34
Contingent premiums received during the year, \$65,588.23.	

IV. EXPENDITURES.

Gross amount paid for losses.....	\$18,698.57
Deduct amount received for reinsurance.....	<u>615.79</u>
Net amount paid for losses during the year.....	\$18,082.78
Commissions on premiums.....	4,283.57
Salaries and fees of officers and employees.....	3,190.04
Profits or surplus on terminated policies.....	2,763.51
Interest on borrowed money.....	77.70
Rents	500.00
Office and incidental expenses.....	<u>1,334.21</u>
Gross cash expenditures.....	<u><u>\$30,231.81</u></u>

V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1901.....	\$1,776,598.00	\$64,654.76	\$128,985.14
Risks written during the year.....	2,072,827.00	32,794.14	65,588.28
Total	\$6,849,425.00	\$97,448.90	\$194,573.42
Risks terminated during the year..	2,666,263.00	39,804.30	79,284.22
In force at the end of the year	\$4,183,162.00	\$57,644.60	\$115,289.20
Deduct amount reinsured.....	172,404.00	2,375.31	4,750.62
Amount in force Dec. 31, 1901	\$4,010,758.00	\$55,269.29	\$110,538.58
Cash received of other companies for insurance.....			3,400.92
Losses incurred during the year.....			19,892.27
Percentages of cash premium returned during the year as profit or surplus:			

Ten, twenty, and forty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$2,040,877.00
Cash premiums received	32,190.55
Contingent premiums therewith	64,381.10
Losses paid during the year.....	18,292.57
Losses incurred during the year.....	19,882.27

NEW HAMPSHIRE
STOCK
FIRE INSURANCE COMPANIES.

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF
ASSETS AND LIABILITIES, FOR THE YEAR ENDING
DECEMBER 31, 1901.

CAPITAL FIRE INSURANCE COMPANY.

Incorporated March 10, 1886. Commenced business March 19, 1886.

LYMAN JACKMAN, *President*.CHARLES L. JACKMAN, *Secretary*.

Principal office, Concord.

CASH CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less incumbrances thereon.....	\$101,198.90
Loans on mortgages of real estate (first liens).....	90,076.65
Interest due and accrued thereon.....	2,002.43

SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Concord & Montreal R. R.....	\$6,000.00	\$12,000.00
Page Belting Co.....	1,250.00	1,250.00
Prescott Piano Co.....	2,500.00	2,500.00
Amoskeag Manufacturing Co.....	1,000.00	1,775.00
Nashua Manufacturing Co.....	1,000.00	1,150.00
Pullman Palace Car Co.....	3,000.00	6,540.00
Concord Real Estate Co.....	5,000.00	5,000.00
Amory Manufacturing Co.....	700.00	1,050.00
National Bank of Lebanon, N. H.....	1,000.00	1,250.00
Metropolitan West Side Elevated R. R.....	1,200.00	1,012.00
<i>BONDS.</i>		
City of Concord.....	\$25,000.00	\$28,000.00
City of Dover.....	26,000.00	28,080.00
City of Portsmouth.....	40,000.00	43,200.00
City Water Co., Merrill, Wis.....	5,000.00	5,000.00
Winfield Water Co., Kansas.....	3,000.00	3,000.00
Grand Forks Gas & Electric Co.....	3,000.00	3,000.00
Metropolitan West Side Electric R. R. Co....	1,000.00	1,020.00
Denver Consolidated Electric Co.....	1,000.00	1,000.00
Town of Montrose, Col.....	800.00	800.00
Nebraska Loan & Trust Co.....	500.00	500.00
New Hampshire Trust Co.....	4,950.00	3,960.00
Muscatine Mortgage & Trust Co.....	2,750.00	2,200.00
Central Loan & Debenture Co.....	3,085.00	2,468.00
Johnson Loan & Trust Co.....	1,250.00	245.00
Wichita Water Co., Kansas.....	2,000.00	2,000.00
City of Kingman, Kan., Water Co.....	1,000.00	500.00
Denver Consolidated Gas & Electric Co.....	5,000.00	4,400.00

Total values	\$147,985.00	\$162,900.00
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Market value of stocks and bonds..... \$162,900.00

1901.]

FIRE INSURANCE COMPANIES

37

Cash in company's office.....	\$2,585.24
Cash deposited in bank.....	13,907.78
Interest due and accrued.....	1,047.74
Gross premiums in course of collection, less \$5,570.16 for commissions, etc.	27,048.25
Rents due and accrued.....	483.33
Due for reinsurance on losses paid.....	313.41
Gross assets	<u>\$401,563.73</u>
Deduct ledger liabilities	<u>7,000.00</u>
Total assets	\$394,563.73

LIABILITIES.

Net amount of unpaid losses.....	\$19,713.66
Unearned premiums at fifty per cent of gross premiums....	126,832.52
Due and accrued for salaries, rent, and incidental expenses	5,729.94
Return premiums.....	6,029.60
Reinsurance	<u>620.87</u>
Gross liabilities, except capital and surplus.....	\$158,926.59
Paid-up capital	\$200,000.00
Surplus beyond all liabilities.....	<u>35,637.14</u>
Surplus as regards policy-holders.....	<u>235,637.14</u>
Total liabilities, including capital and surplus.....	<u><u>\$394,563.73</u></u>

INCOME.

Cash received for gross premiums.....	\$255,717.05
Deduct reinsurance, rebate, and return premiums.....	<u>110,076.82</u>
Net cash received for premiums—all fire.....	\$145,640.23
Received for interest on mortgages.....	4,134.63
Interest and dividends from all other sources.....	6,556.44
Income from all other sources.....	<u>5,756.11</u>
Gross cash income	\$162,087.41

EXPENDITURES.

Gross amount paid for losses.....	\$165,423.61
Deduct salvage and reinsurance.....	<u>55,618.37</u>
Net amount paid for losses—all fire.....	\$109,805.24
Dividends paid stockholders.....	4,000.00
Commissions and brokerage	32,543.88
Salaries and fees of officers and employees.....	11,426.95

State and local taxes	\$7,261.53
Rents	700.16
All other payments and expenditures.....	9,326.53
Gross cash expenditures	<u>\$175,064.29</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$32,956,416.00	\$374,713.17
Written or renewed during the year.....	20,910,121.00	245,927.61
Total	<u>\$53,866,537.00</u>	<u>\$620,640.78</u>
Deduct risks expired or terminated.....	24,141,084.00	294,111.09
In force at the end of the year.....	\$29,725,453.00	\$326,529.69
Deduct amount reinsured.....	5,163,270.00	72,864.63
Net amount in force Dec. 31, 1901.....	<u>\$24,562,183.00</u>	<u>\$253,665.06</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$108,073.25
Company's stock owned by the directors, at par value.....	37,700.00
Dividends declared during the year (2 per cent).....	4,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$3,737,058.46
Premiums received	54,980.65
Losses paid	33,808.50
Losses incurred	34,697.20

FIRE UNDERWRITERS' ASSOCIATION.

Incorporated December 22, 1886. Commenced business January 1, 1887.

LYMAN JACKMAN, *President.*

THOMAS M. LANG, *Secretary.*

Principal office, Concord.

CASH CAPITAL, \$10,000.00.

ASSETS.

SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Capital Fire Insurance Co.....	\$14,500.00	\$14,500.00
Iowa Loan & Trust Co.....	1,000.00	1,250.00

Page Belting Co.....	\$250.00	\$250.00
Pullman Palace Car Co.....	1,500.00	3,300.00
National Bank of Lebanon, N. H.....	1,000.00	1,250.00
Metropolitan Elevated R. R. Co.....	2,100.00	1,890.00
Mergenthaler Linotype Co.....	1,000.00	1,700.00
Erie Telephone & Telegraph Co.....	700.00	112.00
New Hampshire Health & Accident Co.....	4,040.00	5,454.00
United States Steel Co.....	1,000.00	930.00

BONDS.

Ellenburg City	\$1,000.00	\$1,000.00
City Water Company.....	1,000.00	1,000.00
Atchison, Topeka & Santa Fe R. R.....	500.00	500.00
City of Huron	1,000.00	1,000.00
New Hampshire Trust Co.....	3,575.00	2,860.00
Central Loan & Land Co.....	2,155.00	2,120.00
Muscatine Mortgage Co.....	850.00	350.00
Davidson Investment Co.....	4,750.00	250.00

Total values	\$41,920.00	\$39,716.00
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Market value of stocks and bonds.....	\$39,716.00
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COLLATERAL SECURITIES FOR CASH LOANS.

	<i>Market Value.</i>	<i>Amount Loaned.</i>
Capital Fire Insurance Co.....	\$400.00	\$400.00
Mergenthaler Linotype Co.....	850.00	225.00
New Hampshire Health & Accident Co.....	5,400.00	4,800.00
Demand notes secured.....	.....	600.00
Total market value and amount loaned..	\$6,650.00	\$6,025.00
Loans on collateral securities.....		\$6,025.00
Cash in company's office.....		27.41
Cash deposited in bank.....		419.87
Gross premiums in course of collection, less \$255.44 for commissions, etc.		1,605.80
Premiums more than three months due, \$357.97.		
Gross assets		\$47,794.08
Deduct ledger liabilities		13,877.00
Total assets		\$33,917.08

LIABILITIES.

Net amount of unpaid losses.....	\$1,375.98
Unearned premiums at fifty per cent of gross premiums....	7,790.30
Due and accrued for salaries, rent, and incidental expenses	148.89
Return premiums	112.81
Gross liabilities, except capital and surplus.....	\$9,427.98

Paid-up capital	\$10,000.00	
Surplus beyond all liabilities	14,489.10	
		<hr/>
Surplus as regards policy-holders.....		\$24,489.10
		<hr/>
Total liabilities, including capital and surplus.....		\$33,917.08
		<hr/> <hr/>

INCOME.

Cash received for gross premiums.....	\$11,987.52	
Deduct reinsurance, rebate, and return premiums.....	3,171.95	
		<hr/>
Net cash received for premiums—all fire.....		\$8,815.57
Received for interest on collateral loans.....		191.72
Interest and dividends from all other sources.....		1,397.24
Income from all other sources.....		999.23
		<hr/>
Gross cash income		\$11,403.76

EXPENDITURES.

Gross amount paid for losses.....	\$4,632.98	
Deduct salvage and reinsurance.....	1,145.53	
		<hr/>
Net amount paid for losses—all fire.....		\$3,487.40
Dividends paid stockholders		600.00
Commissions and brokerage		1,443.35
Salaries and fees of officers and employees.....		1,285.00
State and local taxes.....		126.50
Rents		200.00
All other payments and expenditures		675.42
		<hr/>
Gross cash expenditures		\$7,817.67
		<hr/> <hr/>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$1,382,874.00	\$18,163.09
Written or renewed during the year.....	2,437,563.00	11,085.88
		<hr/>
Total	\$3,820,437.00	\$29,248.97
Deduct risks expired or terminated	2,495,262.00	12,156.36
		<hr/>
In force at the end of the year.....	\$1,325,175.00	\$17,092.61
Deduct amount reinsured	93,665.00	1,512.00
		<hr/>
Net amount in force Dec. 31, 1901.....	\$1,231,510.00	\$15,580.61
		<hr/> <hr/>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$5,703.05
Company's stock owned by the directors, at par value.....	8,000.00
Dividends declared during the year (6 per cent).....	600.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$2,437,563.00
Premiums received	11,085.88
Losses paid	4,629.34
Losses incurred	5,653.45

 GRANITE STATE FIRE INSURANCE COMPANY.

Incorporated July 17, 1885. Commenced business November 12, 1885.

FRANK JONES, *President*.ALFRED F. HOWARD, *Secretary*.

Principal office, Portsmouth.

 CASH CAPITAL, \$200,000.00.

Cash value of real estate, less incumbrances thereon.....	\$30,300.00
Loans on mortgages of real estate (first liens).....	13,350.00
Interest due and accrued thereon.....	337.30

SCHEDULE OF STOCKS AND BONDS.

STOCKS.

Par Value. Market Value.

Boston & Maine R. R.....	\$13,100.00	\$25,021.00
Concord & Montreal R. R.....	3,500.00	7,070.00
Dover Gas Light Co.....	3,325.00	3,325.00
Wolfeborough Loan & Banking Co.....	5,000.00	5,000.00
Worcester, Nashua & Rochester R. R.....	5,100.00	7,901.00

BONDS.

State of Massachusetts.....	\$20,000.00	\$22,250.00
Hillsborough County, N. H.....	10,000.00	11,334.00
Rockingham County, N. H.....	10,000.00	10,660.00
Columbia County, Wash.....	8,000.00	8,390.40
Boston, Mass.....	20,000.00	21,775.00
Quincy, Mass.	6,000.00	7,057.50
Malden, Mass.	17,000.00	18,820.80
Taunton, Mass.	8,000.00	8,945.60
Newton, Mass.	9,000.00	10,665.00
Manchester, N. H.....	100,000.00	104,880.00
Portsmouth, N. H.....	10,000.00	11,037.00
Dover, N. H.....	10,000.00	10,723.00
Nashua, N. H.....	10,000.00	10,945.00
Concord, N. H.....	1,000.00	1,150.00
Laconia, N. H.....	10,000.00	11,492.40
Pittsfield, N. H.....	2,500.00	2,702.25
Peterborough, N. H.....	4,000.00	4,311.20
Rutland, Vt.	5,000.00	5,712.50
Burlington, Vt.	5,000.00	5,564.50
Milwaukee, Wis.	5,000.00	5,291.00

Concord & Montreal R. R.....	\$25,000.00	\$27,820.00
Boston & Lowell R. R.....	10,000.00	10,897.00
Fitchburg R. R.....	5,000.00	5,670.50
Peterborough & Hillsborough R. R.....	10,000.00	11,500.00
Nashua Card & Glazed Paper Co.....	5,000.00	5,000.00
New Hampshire Trust Co.....	6,600.00	4,620.00
Eastman Freight Car Heater Co.....	26,000.00	26,000.00
Water, Light & Power Co., St. Cloud, Minn..	10,000.00	10,000.00

Total values	<u>\$308,125.00</u>	<u>\$443,551.65</u>
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Market value of stocks and bonds.....	\$443,551.65
Cash in company's office.....	3,412.86
Cash deposited in bank.....	36,187.76
Interest due and accrued.....	1,650.45
Gross premiums in course of collection, less \$9,188.57 for commissions, etc.	49,544.52
Rents due and accrued	326.33
Due for reinsurance on losses paid.....	<u>1,489.97</u>
Gross assets	\$580,150.84

LIABILITIES.

Net amount of unpaid losses.....	\$36,663.29
Unearned premiums at fifty per cent of gross premiums....	215,279.67
Due and accrued for salaries, rent, and incidental expenses..	1,903.91
Return premiums	4,155.33
Reinsurance	<u>7,508.10</u>
Gross liabilities, except capital and surplus.....	\$265,510.30
Paid-up capital	\$200,000.00
Surplus beyond all liabilities.....	<u>114,640.54</u>
Surplus as regards policy-holders.....	<u>314,640.54</u>
Total liabilities, including capital and surplus.....	<u><u>\$580,150.84</u></u>

INCOME.

Cash received for gross premiums.....	\$446,349.39
Deduct reinsurance, rebate, and return premiums.....	<u>119,851.77</u>
Net cash received for premiums—all fire.....	\$326,497.62
Received for interest on mortgages.....	610.30
Interest and dividends from all other sources.....	17,590.96
Income from all other sources.....	<u>3,695.50</u>
Gross cash income.....	\$348,394.38

EXPENDITURES.

Gross amount paid for losses.....	\$265,134.08
Deduct salvage and reinsurance	67,905.37
Net amount paid for losses—all fire.....	\$197,228.71
Dividends paid stockholders	12,000.00
Commissions and brokerage	59,818.77
Salaries and fees of officers and employees.....	11,380.00
State and local taxes	8,039.52
Rents	1,385.00
All other payments and expenditures.....	22,243.17
Gross cash expenditures	<u>\$322,005.17</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$48,448,099.00	\$574,411.61
Written or renewed during the year.....	34,287,201.00	447,882.72
Total	<u>\$82,735,300.00</u>	<u>\$1,022,297.33</u>
Deduct risks expired or terminated.....	31,845,793.00	417,704.24
In force at the end of the year.....	\$50,889,507.00	\$604,593.09
Deduct amount reinsured.....	13,838,511.00	174,033.75
Net amount in force Dec. 31, 1901.....	<u>\$37,050,996.00</u>	<u>\$430,559.34</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$199,273.06
Company's stock owned by the directors, at par value.....	131,600.00
Dividends declared during the year (6 per cent).....	12,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written.....	\$12,271,639.00
Premiums received	172,815.44
Losses paid	117,094.85
Losses incurred	131,706.55

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Incorporated July 7, 1869. Commenced business April, 1870.

UBERTO C. CROSBY, *President*.FRANK W. SARGEANT, *Secretary*.

Principal office, Manchester.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less incumbrances thereon.....	\$168,981.62
Loans on mortgages of real estate (first liens).....	487,016.66
Interest due and accrued thereon.....	5,107.00

SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Suncook Valley R. R.....	\$4,000.00	\$4,800.00
Pennsylvania R. R.....	73,300.00	102,620.00
New York Central & Hudson River R. R....	57,500.00	92,000.00
New York, New Haven & Hartford R. R....	40,000.00	83,600.00
Norwich & Worcester R. R.....	5,000.00	10,000.00
Pemigewasset Valley R. R.....	26,000.00	32,500.00
Boston & Albany R. R.....	20,000.00	50,000.00
Boston & Maine R. R.....	30,000.00	54,000.00
Concord & Montreal R. R.....	37,500.00	73,125.00
Delaware & Hudson Canal Co.....	30,000.00	48,000.00
Maine Central R. R.....	10,000.00	16,000.00
Northern (N. H.) R. R.....	13,000.00	21,190.00
Fitchburg R. R.....	10,000.00	14,000.00
Pittsburg, Ft. Wayne & Chicago R. R.....	20,000.00	36,000.00
Illinois Central R. R.....	66,000.00	85,800.00
Chicago, Rock Island & Pacific R. R.....	26,400.00	36,960.00
Chicago June. Ry. & Union Stock Yards Co.	20,000.00	25,000.00
Chicago & Northwestern R. R.....	40,000.00	80,000.00
Chicago, Milwaukee & St. Paul R. R.....	22,000.00	35,500.00
Merchants' National Bank, Manchester.....	13,000.00	16,250.00
Pemigewasset National Bank, Plymouth.....	6,000.00	8,400.00
First National Bank, Peterborough, N. H....	5,000.00	6,500.00
First National Bank, Concord, N. H.....	8,000.00	24,000.00
Laconia National Bank, Laconia, N. H.....	1,700.00	1,700.00
Lancaster National Bank, Lancaster, N. H...	5,000.00	6,250.00
Lancaster Trust Co., Lancaster, N. H.....	2,500.00	2,500.00
Exeter Banking Co., Exeter, N. H.....	1,000.00	1,100.00
Amoskeag Manufacturing Co., Manchester...	10,000.00	17,000.00
Amory Manufacturing Co., Manchester, N. H.	3,300.00	4,455.00
Manchester Mills, Manchester, N. H.....	40,000.00	40,000.00
Quincy R. R. Bridge Co.....	20,000.00	40,000.00
Pullman's Palace Car Co.....	30,000.00	60,000.00
Manchester (N. H.) Gas Light Co.....	2,000.00	12,000.00
American Express Co.....	10,000.00	19,000.00
Adams Express Co.....	10,000.00	18,000.00

BONDS.

United States Government	\$25,000.00	\$27,750.00
City of Cleveland, Ohio.....	50,000.00	51,000.00
City of Columbus, Ohio.....	10,000.00	10,500.00
City of Ashtabula, Ohio.....	5,000.00	5,000.00
City of East Portland, Oregon.....	25,000.00	30,000.00
City of Seattle, Washington.....	10,000.00	10,500.00
City of Moorhead, Minn.....	2,000.00	2,000.00
State of Georgia.....	10,000.00	11,500.00
Central R. R. Co. of New Jersey.....	30,000.00	36,400.00
Watertown & Rome R. R.....	10,000.00	11,000.00
New York & New England R. R.....	20,000.00	21,700.00
Boston, Concord & Montreal R. R.....	50,000.00	60,000.00
Concord & Montreal R. R.....	140,000.00	148,400.00
Fitchburg R. R.....	40,000.00	42,000.00
Atchison, Topeka & Santa Fe R. R.....	50,000.00	50,000.00
Grand Rapids, Belding & Saginaw R. R.....	8,000.00	8,800.00
Chicago, Burlington & Quincy R. R.....	53,000.00	55,250.00
Chicago, Milwaukee & St. Paul R. R.....	25,000.00	25,000.00
Union Pacific R. R.....	10,000.00	10,500.00
Northern Pacific R. R.....	25,000.00	25,000.00
Oregon Short Line R. R.....	35,000.00	41,250.00
Michigan Central R. R.....	35,000.00	35,700.00
Montana Central R. R.....	25,000.00	29,250.00
Lehigh Valley Terminal Railway Co.....	25,000.00	29,500.00
Utah & Northern R. R.....	12,000.00	13,800.00
Cincinnati, Richmond & Muncie R. R.....	25,000.00	26,250.00
Northern Pacific, Great Northern.....	170,000.00	161,500.00
West End Street Railway Co.....	5,000.00	5,050.00
Manchester Traction, Light, Heat & Power Co.	25,000.00	26,250.00
Hillsborough County, N. H.....	15,000.00	15,000.00
Adams Express Co.....	25,000.00	26,000.00
Minneapolis Gas Light Co.....	20,000.00	20,000.00
Central Loan & Land Co.....	13,700.00	9,200.00
National Loan & Trust Co.....	7,860.00	5,895.00
Nashua Card & Glazed Paper Co.....	10,000.00	10,000.00
Grand Forks Gas & Electric Co.....	5,000.00	5,000.00
Minneapolis General Electric Co.....	25,000.00	25,500.00
Swift & Company, Chicago.....	25,000.00	25,500.00
American Telephone & Telegraph Co.....	30,000.00	30,000.00
Erie Telegraph & Telephone Co.....	15,000.00	15,000.00
Total values	<u>\$1,864,760.00</u>	<u>\$2,374,195.00</u>

Market value of stocks and bonds..... \$2,374,195.00

COLLATERAL SECURITIES FOR CASH LOANS.

	<i>Market Value. Amount Loaned.</i>	
Swift Refrigerator Trans. Co.....	\$32,500.00	\$25,000.00
Exeter Manufacturing Co., pref.....	21,300.00	} 25,000.00
Exeter Manufacturing Co., bonds.....	12,000.00	
Atchison, Topeka & Santa Fe R. R., pref.....	33,250.00	25,000.00
American Woolen Co., pref.....	24,500.00	} 30,000.00
Swift & Company	15,150.00	
Total market value and amount loaned	<u>\$138,700.00</u>	<u>\$105,000.00</u>

Loans on collateral securities.....	\$105,000.00
Cash in company's office.....	629.56
Cash deposited in bank.....	197,888.03
Interest due and accrued	5,887.46
Gross premiums in course of collection, less \$43,326.18 for commissions, etc.	129,978.53
Gross assets	<u>\$3,474,683.86</u>

LIABILITIES.

Net amount of unpaid losses.....	\$190,087.82
Unearned premiums at fifty per cent of gross premiums..	1,215,269.34
Return premiums	17,330.47
Reinsurance	<u>8,111.79</u>
Gross liabilities, except capital and surplus.....	\$1,430,799.42
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	1,043,884.44
Surplus as regards policy-holders.....	<u>2,043,884.44</u>
Total liabilities, including capital and surplus.....	<u><u>\$3,474,683.86</u></u>

INCOME.

Cash received for gross premiums.....	\$1,863,371.60
Deduct reinsurance, rebate, and return premiums.....	<u>415,124.63</u>
Net cash received for premiums—all fire.....	\$1,448,246.97
Received for interest on mortgage and collateral loans....	32,474.87
Interest and dividends from all other sources.....	98,634.28
Income from all other sources.....	<u>18,645.83</u>
Gross cash income	<u>\$1,598,001.95</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,109,110.40
Deduct salvage and reinsurance.....	<u>188,279.64</u>
Net amount paid for losses—all fire.....	\$920,830.76
Dividends paid stockholders	100,000.00
Commissions and brokerage	361,074.71
Salaries and fees of officers and employees.....	68,741.84
State and local taxes.....	54,457.61
All other payments and expenditures.....	<u>100,347.38</u>
Gross cash expenditures.....	<u><u>\$1,605,452.30</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$211,217,571.00	\$2,458,408.32
Written or renewed during the year.....	153,006,179.00	1,845,100.85
Total	\$364,223,750.00	\$4,303,509.17
Deduct risks expired or terminated.....	140,267,700.00	1,711,930.32
In force at the end of the year.....	\$223,956,050.00	\$2,591,578.85
Deduct amount reinsured.....	13,956,584.00	161,040.16
Net amount in force Dec. 31, 1901.....	\$209,999,466.00	\$2,430,538.69

MISCELLANEOUS.

Fire losses incurred during the year.....	\$930,132.54
Company's stock owned by the directors, at par value.....	233,000.00
Dividends declared during the year (10 per cent).....	100,000.00
Amount loaned to officers and directors.....	2,850.00
Amount loaned to stockholders not officers.....	4,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,500.00	\$7,228.10

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$17,510,732.00
Premiums received	194,285.70
Losses paid	107,151.09
Losses incurred	115,488.93

PORTSMOUTH FIRE ASSOCIATION.

Incorporated October 27, 1887. Commenced business November 1, 1887.

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, \$50,000.00.

ASSETS.

Cash value of real estate, less incumbrances thereon..... \$16,500.00

SCHEDULE OF STOCKS AND BONDS.

<i>STOCKS.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Concord & Montreal R. R.....	\$2,000.00	\$4,040.00
Worcester, Nashua & Rochester R. R.....	3,000.00	4,650.00

<i>BONDS.</i>		
Boston & Lowell R. R.....	\$4,000.00	\$4,358.80
Chehallis County, Wash.	4,000.00	4,440.00
Columbia County, Wash.	2,000.00	2,103.50
Concord & Montreal R. R.....	3,000.00	3,339.60
Dover, N. H.	2,000.00	2,153.80
Duluth Transfer Railway Co.....	5,000.00	3,000.00
Eastman Freight Car Heater Co.....	10,000.00	10,000.00
Evansville Electric Railway.....	5,000.00	5,000.00
Fort Plain, N. Y., Water Co.....	5,000.00	2,600.00
Hillsborough County, N. H.....	5,000.00	5,667.00
Malden, Mass.	10,000.00	11,472.00
Manchester, N. H.	5,000.00	5,384.50
Manchester Street Railway	5,000.00	5,183.00
State of Massachusetts	2,000.00	2,225.00
Newton, Mass.	10,000.00	11,914.00
Pittsfield, N. H.	1,500.00	1,621.35
Portsmouth, N. H.	8,000.00	8,759.50
Rockingham County, N. H.	3,000.00	3,267.60
Salt Lake City, Utah.....	3,000.00	3,322.50
Tiffin, Ohio, Water Works.....	5,000.00	5,000.00
United States	3,000.00	3,270.00
Water, Light & Power Co.....	5,000.00	5,000.00
Xenia, Ohio, Water Co.....	2,000.00	2,050.00

Total values	<u>\$112,500.00</u>	<u>\$119,222.15</u>
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Market value of stocks and bonds.....	\$119,222.15
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COLLATERAL SECURITIES FOR CASH LOANS.

	<i>Market Value.</i>	<i>Amount Loaned.</i>
Burton Stock Car Co.....	<u>\$5,000.00</u>	<u>\$5,000.00</u>
Loans on collateral securities.....		\$5,000.00
Cash in company's office.....		271.81
Cash deposited in bank.....		1,006.75
Interest due and accrued		686.81
Gross premiums in course of collection, less \$288.02 for commissions, etc.		1,212.78
Gross assets		<u>\$143,900.30</u>
Deduct ledger liabilities		2,000.00
Total assets		<u>\$141,900.30</u>

LIABILITIES.

Unearned premiums at fifty per cent of gross premiums....	\$9,438.68
Due and accrued for salaries, rent, and incidental expenses	7.71
Return premiums	156.01
Gross liabilities, except capital and surplus.....	\$9,602.40
Paid-up capital	\$50,000.00
Surplus beyond all liabilities.....	82,297.90
Surplus as regards policy-holders.....	132,297.90
Total liabilities, including capital and surplus.....	\$141,900.30

INCOME.

Cash received for gross premiums.....	\$9,772.66
Deduct reinsurance, rebate, and return premiums	3,138.62
Net cash received for premiums—all fire	\$6,634.04
Interest and dividends from all other sources.....	5,398.73
Income from all other sources.....	1,712.63
Gross cash income.....	\$13,745.40

EXPENDITURES.

Gross amount paid for losses.....	\$6,764.45
Deduct salvage and reinsurance.....	1,331.34
Net amount paid for losses—all fire.....	\$5,233.11
Dividends paid stockholders.....	4,000.00
Commissions and brokerage	1,459.84
Salaries and fees of officers and employees.....	250.00
State and local taxes.....	1,843.03
All other payments and expenditures.....	3,864.76
Gross cash expenditures.....	\$16,650.74

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$2,091,634.00	\$23,271.08
Written or renewed during the year.....	860,532.00	10,329.90
Total	\$2,952,166.00	\$33,600.98
Deduct risks expired or terminated.....	708,991.00	9,309.55
In force at the end of the year.....	\$2,243,175.00	\$24,291.43
Deduct amount reinsured	477,351.00	5,414.07
Net amount in force Dec. 31, 1901.....	\$1,765,824.00	\$18,877.36

MISCELLANEOUS.

Fire losses incurred during the year.....	\$6,684.76
Company's stock owned by the directors, at par value.....	26,000.00
Dividends declared during the year (8 per cent).....	4,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$758,137.00
Premiums received	9,065.98
Losses paid	5,727.14
Losses incurred.....	5,847.45

STATE DWELLING HOUSE INSURANCE COMPANY.

Incorporated October 17, 1885. Commenced business October 23, 1885.

SOLON A. CARTER, *President*.

ORADIAH MORRILL, *Secretary*.

Principal office, Concord.

CASH CAPITAL, \$15,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$1,430.00
Loans on mortgages of real estate (first liens).....	9,800.00
Interest due and accrued thereon.....	104.67

SCHEDULE OF STOCKS AND BONDS.

STOCKS.

Par Value. Market Value.

Indian Head National Bank.....	\$500.00	\$675.00
Page Belting Co.....	500.00	500.00
Red Oak Investment Co.....	500.00	500.00
International Loan & Trust Co.....	300.00	100.00
Peterborough R. R.	700.00	756.00
New Hampshire Real Estate Co.....	210.00	210.00
Western Union Telegraph Co.....	1,500.00	1,380.00
Denver & Southwestern R. R.....	2,000.00	1,200.00
American Woolen Co.....	1,000.00	800.00
National Salt Co.....	2,500.00	1,750.00

BONDS.

Kansas City Investment Co.....	\$700.00	\$530.00
Johnson Loan & Trust Co.....	160.00	65.00
South Antrim Village	1,000.00	1,010.00
Lancaster Water	2,000.00	2,045.00
City of Concord, Refunding Water.....	3,000.00	3,030.00
Concord Street Railway	500.00	515.00
Baltimore, Chesapeake & Atlantic Ry.....	1,000.00	1,150.00

Total values	\$18,070.00	\$16,016.00
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Market value of stocks and bonds.....	\$16,016.00
Cash in company's office.....	203.03
Cash deposited in bank.....	10,378.28
Interest due and accrued.....	180.75
Rents due and accrued.....	21.33
All other assets.....	259.09
Gross assets	<u>\$38,393.15</u>

LIABILITIES.

Unearned premiums at fifty per cent of gross premiums....	\$5,608.53
Due and accrued for salaries, rent, and incidental expenses	238.82
Gross liabilities, except capital and surplus.....	<u>\$5,847.35</u>
Paid-up capital.....	\$15,000.00
Surplus beyond all liabilities.....	17,545.80
Surplus as regards policy-holders.....	<u>32,545.80</u>
Total liabilities, including capital and surplus.....	<u><u>\$38,393.15</u></u>

INCOME.

Cash received for gross premiums.....	\$2,946.70
Deduct reinsurance, rebate, and return premiums.....	170.35
Net cash received for premiums—all fire.....	<u>\$2,776.35</u>
Received for interest on mortgages.....	638.53
Interest and dividends from all other sources.....	885.31
Income from all other sources.....	195.89
Gross cash income.....	<u><u>\$4,496.08</u></u>

EXPENDITURES.

Net amount paid for losses—all fire.....	\$122.24
Dividends paid stockholders	1,638.00
Dividends to policy-holders.....	595.08
Commissions and brokerage	555.06
Salaries and fees of officers and employees.....	182.33
State and local taxes.....	181.02
All other payments and expenditures.....	854.29
Gross cash expenditures	<u><u>\$4,128.02</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$1,142,660.00	\$11,222.62
Written or renewed during the year.....	318,335.00	2,946.70
Total	<u>\$1,460,995.00</u>	<u>\$14,169.32</u>

Deduct risks expired or terminated.....	\$302,285.00	\$2,952.26
Net amount in force Dec. 31, 1901.....	<u>\$1,158,710.00</u>	<u>\$11,217.06</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$122.24
Company's stock owned by the directors, at par value.....	8,900.00
Dividends declared during the year (9 per cent).....	1,350.00
Amount loaned to officers and directors.....	4,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written.....	\$318,335.00
Premiums received.....	2,946.70
Losses paid.....	122.24
Losses incurred	122.24

FIRE AND FIRE-MARINE
INSURANCE COMPANIES
OF OTHER STATES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE FIRE
AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO DO BUSINESS IN THE STATE OF NEW
HAMPSHIRE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1901.

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819. Commenced business August 17, 1819.

WILLIAM B. CLARK, *President.*

WILLIAM H. KING, *Secretary.*

CASH CAPITAL, \$4,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$230,000.00
Loans on mortgages of real estate (first liens).....	12,600.00
Interest due and accrued thereon.....	196.00
Market value of stocks and bonds.....	12,181,832.02
Loans on collateral securities.....	3,600.00
Cash in company's office.....	2,917.60
Cash deposited in bank.....	1,024,625.40
Interest due and accrued.....	375.00
Gross premiums in course of collection.....	538,360.87
Agents' debit balances secured.....	431,323.07
Gross assets	<u>\$14,425,829.96</u>
Deduct agents' credit balances.....	<u>353,881.59</u>
Total assets	\$14,071,948.37

LIABILITIES.

Net amount of unpaid losses.....	\$555,553.74
Unearned premiums at fifty per cent of gross premiums	3,410,123.43
Reclaimable on perpetual fire policies.....	76,714.15
Commissions and brokerage.....	134,590.22
Return premiums and reinsurance.....	80,754.13
Gross liabilities, except capital and surplus.....	<u>\$4,257,735.67</u>
Paid-up capital	\$4,000,000.00
Surplus beyond all liabilities.....	<u>5,814,212.70</u>
Surplus as regards policy-holders.....	<u>\$9,814,212.70</u>
Total liabilities, including capital and surplus.....	<u><u>\$14,071,948.37</u></u>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$5,706,741.93	\$466,918.26
Deduct reinsurance, rebate, and return premiums	1,446,379.95	124,440.12
Net cash received for premiums.....	<u>\$4,260,361.98</u>	<u>\$342,478.14</u>
		\$4,602,840.12
Received for interest on mortgage and collateral loans...		1,131.00
Interest and dividends from all other sources.....		493,379.05
Income from all other sources.....		370,336.72
Deposit premiums received on perpetual fire risks, \$7,448.58.		
Gross cash income.....		<u>\$5,467,686.89</u>

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$3,099,482.68	\$173,747.27
Deduct salvage and reinsurance.....	527,528.97	56,868.55
Net amount paid for losses.....	<u>\$2,571,953.71</u>	<u>\$116,878.72</u>
		\$2,688,832.43
Dividends paid stockholders.....		700,000.00
Commissions and brokerage.....		780,216.02
Salaries and fees of officers and employees.....		306,389.43
State and local taxes.....		139,309.02
All other payments and expenditures.....		357,549.93
Deposit premiums returned on perpetual fire risks, \$1,227.50.		
Gross cash expenditures.....		<u>\$4,972,296.83</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$623,474,191.00	\$7,104,261.89
Written or renewed during the year.....	488,277,599.00	5,771,164.47
Total	<u>\$1,111,751,790.00</u>	<u>\$12,875,426.36</u>
Deduct risks expired or terminated.....	467,829,349.00	5,328,621.74
In force at the end of the year.....	<u>\$643,922,441.00</u>	<u>\$7,546,804.62</u>
Deduct amount reinsured.....	77,309,341.00	954,430.37
Net amount in force Dec. 31, 1901.....	<u>\$566,613,100.00</u>	<u>\$6,592,374.25</u>
Perpetual risks in force.....	<u>\$3,365,728.00</u>	<u>\$80,751.73</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$7,611,705.00	\$235,397.55
Written or renewed during the year.....	132,226,940.00	468,269.38
Total	\$139,838,645.00	\$703,666.93
Deduct risks expired or terminated.....	129,273,679.00	430,697.97
In force at the end of the year.....	\$10,564,966.00	\$272,968.96
Deduct amount reinsured.....	1,809,663.00	45,096.35
Net amount in force.....	\$8,755,303.00	\$227,872.61

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	\$2,812,276.27
Company's stock owned by the directors, at par value..	220,900.00
Dividends declared during the year (17½ per cent).....	700,000.00
Amount loaned to officers not stockholders.....	3,600.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits. Liabilities.</i>	
Canada	\$149,224.72	\$130,347.52
Georgia	27,125.00	91,748.29
Oregon	59,500.00	15,550.76
Virginia	51,485.00	57,122.52
Arizona	17,100.00	6,670.55
New Mexico	11,500.00	4,911.47

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written.....	\$4,601,917.00
Premiums received	64,390.46
Losses paid	37,533.62
Losses incurred.....	41,762.66

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated 1853. Commenced business February, 1853.

A. H. SAWYER, *President*.W. H. STEVENS, *Secretary*.

CASH CAPITAL, \$500,000.00.

ASSETS.

Cash value of real estate; less encumbrances thereon....	\$337,400.00
Loans on mortgages of real estate (first liens).....	775,211.50
Interest due and accrued thereon.....	27,975.86
Market value of stocks and bonds.....	724,665.62
Loans on collateral securities.....	239,244.18
Cash in company's office.....	4,185.11
Cash deposited in bank	133,230.69
Interest due and accrued.....	11,854.65
Due for reinsurance on losses paid.....	2,930.66
All other assets	165,922.72

Gross assets	\$2,422,620.99
Deduct ledger liabilities	12,637.11
Total assets	\$2,409,983.88

ITEMS NOT ADMITTED.

Agents balances unsecured.....	\$4,734.84
Bills receivable	2,089.89
Depreciation of ledger assets.....	26,429.89
Total items not admitted.....	\$33,304.53
Total admitted assets	\$2,376,679.35

LIABILITIES.

Net amount of unpaid losses.....	\$100,254.01
Unearned premiums at fifty per cent of gross premiums	1,144,891.00
Gross liabilities except capital and surplus.....	\$1,245,145.01
Paid-up capital	\$500,000.00
Surplus beyond all liabilities.....	631,534.34
Surplus as regards policy-holders.....	1,131,534.34
Total liabilities, including capital and surplus.....	\$2,376,679.35

INCOME.

Cash received for gross premiums.....	\$1,653,971.61	
Deduct reinsurance, rebate, and return premiums.....	566,340.44	
Net cash received for premiums—all fire.....		\$1,087,631.17
Received for interest on mortgage and collateral loans...		55,296.47
Interest and dividends from all other sources.....		33,561.67
Income from all other sources.....		5,486.33
Gross cash income.....		\$1,181,975.64

EXPENDITURES.

Gross amount paid for losses.....	\$743,435.93	
Deduct salvage and reinsurance.....	221,754.36	
Net amount paid for losses—all fire.....		\$521,681.57
Dividends paid stockholders.....		50,000.00
Commissions and brokerage.....		224,838.27
Salaries and fees of officers and employees.....		99,775.37
State and local taxes.....		49,211.66
All other payments and expenditures.....		91,454.64
Gross cash expenditures.....		\$1,036,961.51

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$245,169,300.00	\$2,268,563.00
Written or renewed during the year.....	164,453,500.00	1,653,972.00
Total	\$409,642,800.00	\$3,922,535.00
Deduct risks expired or terminated.....	159,510,000.00	1,540,215.00
In force at the end of the year.....	\$250,132,800.00	\$2,382,320.00
Deduct amount reinsured.....	10,515,800.00	92,538.00
Net amount in force Dec. 31, 1901.....	\$239,617,000.00	\$2,289,782.00

MISCELLANEOUS.

Fire losses incurred during the year.....	\$554,874.00
Company's stock owned by the directors, at par value....	90,500.00
Dividends declared during the year (10 per cent).....	50,000.00
Amount loaned to officers and directors.....	12,250.00
Amount loaned to stockholders not officers.....	3,120.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$28,620.00	\$32,569.00
Georgia	11,800.00	19,133.00
Oregon	62,500.00	8,788.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$276,400.00
Premiums received	4,059.99
Losses paid	1,414.00
Losses incurred	1,180.00

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, Mo.

Incorporated February, 1853. Commenced business February, 1853.

GEORGE T. CRAM, *President.*

JOHN H. ADAMS, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	\$53,666.66
Market value of stocks and bonds.....	2,381,575.00
Loans on collateral securities.....	478,000.00
Cash in company's office.....	15,370.78
Cash deposited in bank.....	123,124.54
Gross premiums in course of collection, less \$23,542.82 for commissions, etc.	133,409.35
Bills receivable, not matured, taken for premiums.....	1,392.00
Gross assets	\$3,191,538.33

LIABILITIES.

Net amount of unpaid losses.....	\$117,402.23
Unearned premiums at fifty per cent of gross premiums	785,394.20
Gross liabilities, except capital and surplus.....	\$902,796.43
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	1,288,741.90
Surplus as regards policy-holders.....	2,288,741.90
Total liabilities, including capital and surplus.....	\$3,191,538.33

INCOME.

Cash received for gross premiums.....	\$1,456,814.17
Deduct reinsurance, rebate, and return premiums.....	280,286.14

Net cash received for premiums—all fire.....	\$1,176,528.03
Interest and dividends from all sources.....	65,674.90
Income from all other sources.....	62,473.80
Gross cash income.....	\$1,304,676.73

EXPENDITURES.

Gross amount paid for losses.....	\$698,028.50
Deduct salvage and reinsurance.....	85,620.65

Net amount paid for losses—all fire.....	\$613,298.94
Dividends paid stockholders.....	75,000.00
Commissions and brokerage.....	227,020.42
Salaries and fees of officers and employees.....	76,492.59
State and local taxes.....	28,001.13
Rents	5,000.00
All other payments and expenditures.....	118,946.58
Gross cash expenditures.....	\$1,143,759.66

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$138,630,744.00	\$1,518,877.20
Written or renewed during the year.....	133,569,983.00	1,478,628.50
Total	\$272,200,727.00	\$2,997,505.70
Deduct risks expired or terminated.....	122,168,425.00	1,323,560.43
In force at the end of the year.....	\$150,032,302.00	\$1,673,945.27
Deduct amount reinsured.....	8,559,327.00	103,156.89
Net amount in force Dec. 31, 1901.....	\$141,472,975.00	\$1,570,788.38

MISCELLANEOUS.

Fire losses incurred during the year.....	\$665,527.27
Company's stock owned by the directors, at par value...	171,600.00
Dividends declared during the year (7½ per cent).....	75,000.00
Amount loaned to officers and directors.....	286,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$56,500.00	\$5,294.45
New Mexico	10,000.00	6,379.34

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$494,577.00
Premiums received	7,406.02
Losses paid	4.44
Losses incurred	14.04

AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

Incorporated June 12, 1818. Commenced business June 18, 1818.

FRANCIS PEABODY, *President*.HENRY S. BEAN, *Secretary*.

CASH CAPITAL, \$300,000.00.

ASSETS.

Market value of stocks and bonds.....	\$611,618.50
Cash in company's office	596.60
Cash deposited in bank.....	32,293.06
Interest due and accrued	3,344.50
Gross premiums in course of collection, less \$15,827.64 for commissions, etc.	61,639.66
Gross assets	\$709,492.32

LIABILITIES.

Net amount of unpaid losses	\$38,449.21
Unearned premiums at fifty per cent of gross premiums..	215,035.35
Due and accrued for salaries, rent, and incidental expenses	4,299.65
Return premiums	11,737.09
Reinsurance	5,626.02
Gross liabilities, exept capital and surplus.....	\$275,147.32
Paid-up capital	\$300,000.00
Surplus beyond all liabilities	134,345.00
Surplus as regards policy-holders.....	434,345.00
Total liabilities, including capital and surplus.....	\$709,492.32

INCOME.

Cash received for gross premiums.....	\$369,858.13	
Deduct reinsurance, rebate, and return premiums.....	87,861.51	
Net cash received for premiums—all fire.....		\$281,996.62
Interest and dividends from all sources.....		21,316.34
Income from all other sources.....		14,671.50
Gross cash income.....		\$317,984.46

EXPENDITURES.

Gross amount paid for losses.....	\$163,338.22	
Deduct salvage and reinsurance.....	24,402.39	
Net amount paid for losses—all fire.....		\$138,935.83
Dividends paid stockholders.....		18,000.00
Commissions and brokerage.....		67,865.84
Salaries and fees of officers and employees.....		19,315.18
State and local taxes.....		8,793.20
Rents		2,140.00
All other payments and expenditures.....		22,124.82
Gross cash expenditures.....		\$277,174.87

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$38,051,898.00	\$408,776.51
Written or renewed during the year.....	37,670,375.00	422,567.29
Total	\$75,722,273.00	\$831,343.80
Deduct risks expired or terminated.....	29,499,845.00	320,303.23
In force at the end of the year.....	\$46,222,428.00	\$511,040.57
Deduct amount reinsured.....	6,987,308.00	80,967.87
Net amount in force Dec. 31, 1901.....	\$39,235,120.00	\$430,072.70

MISCELLANEOUS.

Fire losses incurred during the year.....	\$163,974.88
Company's stock owned by the directors, at par value..	46,000.00
Dividends declared during the year (6 per cent).....	18,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$431,212.00
Premiums received	5,574.36
Losses paid	5,058.49
Losses incurred	4,911.29

AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 20, 1846. Commenced business April 1, 1846.

E. O. DOREMUS, *President*.J. H. WORDEN, *Secretary*.

CASH CAPITAL, \$600,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$246,000.00
Loans on mortgages of real estate (first liens).....	1,760,728.91
Interest due and accrued thereon.....	26,969.13
Market value of stocks and bonds.....	1,596,970.06
Cash in company's office.....	3,849.36
Cash deposited in bank.....	79,521.15
Interest due and accrued.....	18,879.56
Gross premiums in course of collection, less \$12,543.07 for commissions, etc.	155,790.42
Rents due and accrued	702.80
Bills receivable, not matured, taken for premiums.....	109,183.18
Gross assets	\$3,998,594.51
Deduct ledger liabilities.....	2,912.96
Total assets	\$3,995,681.55

ITEMS NOT ADMITTED.

American Insurance Company's stock owned by company	\$70,000.00
Total admitted assets.....	\$3,925,681.55

LIABILITIES.

Net amount of unpaid losses.....	\$106,619.27
Unearned premiums at fifty per cent of gross premiums	1,443,089.11
Dividends to stockholders unpaid.....	2,068.10
Dividends to policy-holders unpaid.....	697.00
Gross liabilities, except capital and surplus.....	\$1,552,473.48
Paid-up capital	\$600,000.00
Surplus beyond all liabilities	1,773,208.07
Surplus as regards policy-holders.....	2,373,208.07
Total liabilities, including capital and surplus.....	\$3,925,681.55

INCOME.

Cash received for gross premiums.....	\$1,734,663.37
Deduct reinsurance, rebate, and return premiums.....	462,903.48

Net cash received for premiums—all fire.....	\$1,271,754.89
Received for interest on mortgages.....	85,881.34
Interest and dividends from all other sources.....	64,587.27
Income from all other sources.....	45,236.47
Gross cash income.....	\$1,467,459.97

EXPENDITURES.

Gross amount paid for losses.....	\$718,237.31
Deduct salvage and reinsurance.....	115,582.55

Net amount paid for losses—all fire.....	\$602,654.76
Dividends paid stockholders.....	61,872.25
Commissions and brokerage.....	293,677.34
Salaries and fees of officers and employees.....	84,168.58
State and local taxes.....	42,624.74
All other payments and expenditures.....	140,602.63
Gross cash expenditures.....	\$1,225,000.30

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$283,406,725.00	\$2,917,007.31
Written or renewed during the year.....	173,488,425.00	1,761,638.77
Total	\$456,895,150.00	\$4,678,646.08
Deduct risks expired or terminated.....	150,463,174.00	1,494,805.54
In force at the end of the year.....	\$506,431,976.00	\$3,183,840.54
Deduct amount reinsured	25,138,816.00	297,662.32
Net amount in force Dec. 31, 1901....	\$281,293,160.00	\$2,886,178.22

MISCELLANEOUS.

Fire losses incurred during the year.....	\$637,062.70
Company's stock owned by the directors. at par value....	60,490.00
Dividends declared during the year (10 per cent).....	60,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000.00	\$1,674.92

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$321,763.00
Premiums received	3,797.94
Losses paid	1,482.09
Losses incurred	1,627.74

ASSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated February 25, 1897. Commenced business April 1, 1897.

ROBERT C. RATHBONE, *President*. R. BLEECKER RATHBONE, *Secretary*.

CASH CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$433,750.00
Cash deposited in bank.....	64,682.17
Interest due and accrued.....	1,166.67
Gross premiums in course of collection, less \$17,561.70 for commissions, etc.	71,183.58
Gross assets	\$570,782.42

LIABILITIES.

Net amount of unpaid losses.....	\$34,470.00
Unearned premiums at fifty per cent of gross premiums..	211,515.93
Return premiums	7,079.07
Reinsurance premiums	23,127.22
Gross liabilities, except capital and surplus.....	\$276,192.22
Paid-up capital	\$200,000.00
Surplus beyond all liabilities.....	94,590.20
Surplus as regards policy-holders.....	294,590.20
Total liabilities, including capital and surplus.....	\$570,782.42

INCOME.

Cash received for gross premiums.....	\$582,037.94
Deduct reinsurance, rebate, and return premiums.....	179,061.37
Net cash received for premiums—all fire.....	\$402,976.57
Interest and dividends from all sources.....	11,798.65
Gross cash income.....	\$414,775.22

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$273,762.26	\$27.60
Deduct salvage and reinsurance.....	54,854.89	37.31
Net amount paid for losses.....	<u>\$218,907.37</u>	<u>—\$9.71</u>
		\$218,897.66
Dividends paid stockholders.....		24,000.00
Commissions and brokerage.....		121,392.61
Salaries and fees of officers and employees.....		3,635.00
State and local taxes.....		9,607.42
All other payments and expenditures.....		3,707.31
Gross cash expenditures.....		<u>\$381,240.00</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$32,806,466.00	\$352,343.41
Written or renewed during the year.....	53,761,834.00	617,527.22
Total	<u>\$86,568,300.00</u>	<u>\$969,870.63</u>
Deduct risks expired or terminated.....	40,317,021.00	455,093.58
In force at the end of the year.....	<u>\$46,251,279.00</u>	<u>\$514,777.05</u>
Deduct amount reinsured.....	9,372,440.00	91,745.19
Net amount in force Dec. 31, 1901....	<u>\$36,878,839.00</u>	<u>\$423,031.86</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	\$234,576.66
Company's stock owned by the directors, at par value....	78,600.00
Dividends declared during the year (12 per cent).....	24,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$61,619.00
Premiums received	917.11
Losses paid	118.44
Losses incurred	118.44

BOSTON INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December 23, 1873. Commenced business January 20, 1874.

RANSOM B. FULLER, *President*.THOMAS H. LORD, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$20,000.00
Loans on mortgages of real estate (first liens).....	1,256,150.00
Interest due and accrued thereon.....	8,616.61
Market value of stocks and bonds.....	1,606,276.15
Loans on collateral securities.....	15,000.00
Cash in company's office.....	13,477.16
Cash deposited in banks.....	682,670.92
Interest due and accrued.....	3,929.29
Bills receivable	89,272.03
Due for reinsurance on losses paid.....	4,319.35
Gross assets	\$3,699,711.51

ITEMS NOT ADMITTED.

Bills recievable	\$5,797.15
Agents' debit balances unsecured.....	39,814.56
Premiums more than three months due.....	11,426.42
Total items not admitted.....	\$57,038.13
Total admitted assets.....	\$3,642,673.38

LIABILITIES.

Net amount of unpaid losses.....	\$195,024.36
Unearned premiums at 50 per cent on fire risks.....	\$435,076.81
Unearned premiums at 100 per cent on marine risks....	232,705.36
Total unearned premiums	667,782.17
Commissions and brokerage	24,773.78
Reinsurance	10,496.96
Gross liabilities, except capital and surplus.....	\$898,077.27
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities	1,744,596.11
Surplus as regards policy-holders.....	2,744,596.11
Total liabilities, including capital and surplus.....	\$3,642,673.38

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Cash received for gross premiums.....	\$801,637.90	\$1,203,793.73	
Deduct reinsurance, rebate, and return premiums	257,953.31	220,016.03	
Net cash received for premiums.....	<u>\$543,684.59</u>	<u>\$983,777.70</u>	
			\$1,527,462.29
Received for interest on mortgage and collateral loans...			44,526.11
Interest and dividends from all other sources.....			75,569.73
Income from all other sources.....			77,526.79
Gross cash income			<u>\$1,725,084.92</u>

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$444,668.75	\$566,504.31	
Deduct salvage and reinsurance.....	64,003.98	116,189.64	
Net amount paid for losses.....	<u>\$380,664.77</u>	<u>\$450,314.67</u>	
			\$830,979.44
Dividends paid stockholders.....			130,000.00
Commissions and brokerage.....			245,463.49
Salaries and fees of officers and employees.....			133,740.21
State and local taxes.....			43,988.83
Rents			12,650.00
All other payments and expenditures.....			115,189.18
Gross cash expenditures			<u>\$1,512,011.15</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$85,341,437.00	\$915,150.97
Written or renewed during the year.....	80,651,759.00	846,640.22
Total	<u>\$165,993,196.00</u>	<u>\$1,761,791.19</u>
Deduct risks expired or terminated.....	68,673,746.00	741,785.17
In force at the end of the year.....	<u>\$97,319,450.00</u>	<u>\$1,020,006.02</u>
Deduct amount reinsured	14,772,634.00	149,852.40
Net amount in force Dec. 31, 1901....	<u>\$82,546,816.00</u>	<u>\$870,153.62</u>

1901.]

INSURANCE COMPANIES.

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	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$6,602,899.00	\$426,154.24
Written or renewed during the year.....	162,851,627.00	1,111,254.37
Total	\$169,454,526.00	\$1,537,408.61
Deduct risks expired or terminated.....	162,797,158.00	1,134,396.31
In force at the end of the year.....	\$6,657,368.00	\$403,012.30
Deduct amount reinsured	327,965.00	21,169.21
Net amount in force.....	<u>\$6,329,403.00</u>	<u>\$381,843.09</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	\$1,034,293.17
Company's stock owned by the directors, at par value....	93,500.00
Dividends declared during the year (13 per cent).....	130,000.00
Amount loaned to stockholders not officers.....	5,500.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$547,545.00
Premiums received	10,196.13
Losses paid	5,875.04
Losses incurred	9,143.55

BRITISH-AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1898. Commenced business February, 1898.

E. J. KNOWLES, *President.*JOSEPH M. BIGGERT, *Secretary.*

CASH CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$274,125.00
Cash deposited in bank.....	18,255.09
Interest due and accrued.....	1,950.00
Gross premiums in course of collection.....	34,529.27
Premiums more than three months due, \$435.05.	
Gross assets	<u>\$328,859.36</u>

LIABILITIES.

Net amount of unpaid losses.....	\$15,452.51
Unearned premiums at fifty per cent of gross premiums	84,795.88
Gross liabilities, except capital and surplus.....	<u>\$100,248.39</u>
Paid-up capital	\$200,000.00
Surplus beyond all liabilities.....	28,610.97
Surplus as regards policy-holders.....	<u>228,610.97</u>
Total liabilities, including capital and surplus.....	<u><u>\$328,859.36</u></u>

INCOME.

Cash received for gross premiums.....	\$252,036.83
Deduct reinsurance, rebate, and return premiums.....	<u>70,544.91</u>
Net cash received for premiums—all fire.....	\$181,491.97
Interest and dividends from all sources.....	7,881.64
Gross cash income	<u>\$189,373.61</u>

EXPENDITURES.

Gross amount paid for losses.....	\$91,689.68
Deduct salvage and reinsurance.....	<u>7,771.05</u>
Net amount paid for losses—all fire.....	\$83,918.63
Commissions and brokerage.....	47,321.70
Salaries and fees of officers and employees.....	4,608.86
State and local taxes.....	1,900.46
Rents	91.16
All other payments and expenditures.....	<u>8,148.51</u>
Gross cash expenditures.....	<u><u>\$145,989.32</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$8,908,162.00	\$78,839.34
Written or renewed during the year.....	<u>21,384,282.00</u>	<u>252,036.88</u>
Total	\$30,292,444.00	\$330,876.22
Deduct risks expired or terminated.....	<u>12,131,908.00</u>	<u>145,267.61</u>
In force at the end of the year.....	\$18,160,536.00	\$185,608.61
Deduct amount reinsured.....	<u>972,627.00</u>	<u>16,016.84</u>
Net amount in force Dec. 31, 1901....	<u><u>\$17,187,909.00</u></u>	<u><u>\$169,591.77</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$90,615.52
Company's stock owned by the directors, at par value....	179,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$43,238.00
Premiums received	635.87
Losses paid	303.54
Losses incurred	303.54

CALEDONIAN-AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated December 24, 1897. Commenced business March 24, 1898.

CHARLES H. POST, *President*.

N. A. McNEIL, *Secretary*.

CASH CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$292,200.00
Cash deposited in bank.....	7,059.18
Interest due and accrued.....	1,985.41
Gross premiums in course of collection, less \$2,215.82 for commissions, etc.	6,683.06
All other assets	2,122.89
Premiums more than three months due, \$392.57.	
Gross assets	\$310,050.54

LIABILITIES.

Net amount of unpaid losses.....	\$10,902.33
Unearned premiums at fifty per cent of gross premiums..	12,358.09
Gross liabilities except capital and surplus.....	\$23,260.42
Paid-up capital	\$200,000.00
Surplus beyond all liabilities.....	86,790.12
Surplus as regards policy-holders.....	286,790.12
Total liabilities, including capital and surplus.....	\$310,050.54

INCOME.

Cash received for gross premiums.....	\$179,183.91	
Deduct reinsurance, rebate, and return premiums.....	127,232.71	
Net cash received for premiums—all fire.....		\$51,951.20
Interest and dividends from all sources.....		11,390.62
Income from all other sources.....		5,900.53
Gross cash income		<u>\$69,242.35</u>

EXPENDITURES.

Gross amount paid for losses.....	\$109,278.52	
Deduct salvage and reinsurance.....	22,602.20	
Net amount paid for losses—all fire.....		\$86,676.32
Commissions and brokerage.....		5,632.81
Salaries and fees of officers and employees.....		4,865.22
State and local taxes.....		3,221.60
Rents		283.27
All other payments and expenditures.....		3,712.64
Gross cash expenditures		<u><u>\$104,391.86</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$17,787,143.00	\$161,541.69
Written or renewed during the year.....	15,703,775.00	160,556.23
Total	<u>\$33,490,918.00</u>	<u>\$322,097.92</u>
Deduct risks expired or terminated.....	16,184,773.00	143,850.14
In force at the end of the year.....	<u>\$17,306,145.00</u>	<u>\$178,247.78</u>
Deduct amount reinsured.....	15,095,282.00	153,531.58
Net amount in force Dec. 31, 1901.....	<u><u>\$2,210,863.00</u></u>	<u><u>\$24,716.20</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$81,139.81
Company's stock owned by the directors, at par value.....	4,500.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$30,574.00
Premiums received	562.26
Losses paid	109.80
Losses incurred	734.80

COMMERCIAL UNION FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated October 30, 1890. Commenced business April 1, 1891.

A. H. WRAY, *President*.C. J. HOLMAN, *Secretary*.

CASH CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$287,798.75
Cash in company's office.....	1,663.16
Cash deposited in bank	16,446.79
Interest due and accrued	1,113.75
Gross premiums in course of collection, less \$7,882.21 for commissions, etc.	36,703.34
Premiums more than three months due, \$376.44.	
Gross assets	\$343,725.79
Deduct ledger liabilities	5,417.15
Total assets	\$338,308.64

LIABILITIES.

Net amount of unpaid losses.....	\$19,090.00
Unearned premiums at fifty per cent of gross premiums	\$2,382.97
Return premiums	530.07
Contingent reserve	2,000.00
Gross liabilities, except capital and surplus.....	\$104,003.04
Paid-up capital	\$200,000.00
Surplus beyond all liabilities.....	34,305.60
Surplus as regards policy-holders.....	234,305.60
Total liabilities, including capital and surplus.....	\$338,308.64

INCOME.

Cash received for gross premiums.....	\$272,171.98
Deduct reinsurance, rebate, and return premiums.....	131,152.77
Net cash received for premiums—all fire.....	\$141,019.21
Interest and dividends from all sources.....	9,230.62
Gross cash income	\$150,249.83

EXPENDITURES.

Gross amount paid for losses.....	\$135,782.95	
Deduct salvage and reinsurance.....	54,838.79	
Net amount paid for losses—all fire.....		\$80,944.16
Dividends paid stockholders.....		10,000.00
Commissions and brokerage.....		31,633.02
Salaries and fees of officers and employees.....		3,724.93
State and local taxes.....		5,105.47
All other payments and expenditures.....		3,873.61
Gross cash expenditures.....		<u>\$135,281.19</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$26,246,937.00	\$255,844.54
Written or renewed during the year.....	25,790,012.00	271,164.62
Total	<u>\$52,036,949.00</u>	<u>\$527,009.16</u>
Deduct risks expired or terminated.....	26,761,859.00	266,112.13
In force at the end of the year.....	<u>\$25,275,090.00</u>	<u>\$260,897.03</u>
Deduct amount reinsured	9,936,433.00	96,131.08
Net amount in force Dec. 31, 1901....	<u>\$15,338,657.00</u>	<u>\$164,765.95</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$77,751.16
Company's stock owned by the directors, at par value....	7,500.00
Dividends declared during the year (5 per cent).....	10,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$25,250.00
Premiums received	218.58
Losses paid .....	.....
Losses incurred	15.00

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850. Commenced business July, 1850.

J. D. BROWNE, *President*.CHARLES R. BURT, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$217,000.00
Loans on mortgages of real estate (first liens).....	1,193,750.00
Market value of stocks and bonds.....	2,297,840.00
Cash in company's office.....	443.07
Cash deposited in bank.....	392,159.74
Gross premiums in course of collection, less \$65,650.00 for commissions, etc.	102,230.00
All other assets	115,188.71
Gross assets	<u>\$4,318,611.52</u>

LIABILITIES.

Net amount of unpaid losses.....	\$279,043.62
Unearned premiums at fifty per cent of gross premiums..	1,919,635.32
Gross liabilities, except capital and surplus.....	<u>\$2,198,678.94</u>
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	<u>1,119,932.58</u>
Surplus as regards policy-holders.....	<u>2,119,932.58</u>
Total liabilities, including capital and surplus.....	<u><u>\$4,318,611.52</u></u>

INCOME.

Cash received for gross premiums.....	\$2,849,168.07
Deduct reinsurance, rebate, and return premiums.....	<u>472,031.40</u>
Net cash received for premiums—all fire.....	\$2,377,136.67
Received for interest on mortgages.....	59,206.50
Interest and dividends from all other sources.....	97,279.16
Income from all other sources.....	<u>39,389.51</u>
Gross cash income	<u>\$2,573,011.84</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,496,205.95
Deduct salvage and reinsurance.....	133,479.54
Net amount paid for losses—all fire.....	\$1,362,726.41
Dividends paid stockholders.....	100,000.00
Commissions and brokerage.....	499,920.84
Salaries and fees of officers and employees.....	174,028.34
State and local taxes.....	72,878.46
Rents	10,250.04
All other payments and expenditures.....	161,945.86
Gross cash expenditures	<u>\$2,381,749.95</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$311,400,037.00	\$3,603,911.34
Written or renewed during the year.....	228,707,070.00	2,813,097.85
Total	\$540,107,107.00	\$6,417,009.19
Deduct risks expired or terminated.....	193,473,344.00	2,345,202.52
In force at the end of the year.....	\$346,633,763.00	\$4,071,806.67
Deduct amount reinsured.....	18,242,493.00	232,536.02
Net amount in force Dec. 31, 1901.....	<u>\$328,391,270.00</u>	<u>\$3,839,270.65</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,450,899.41
Company's stock owned by the directors, at par value.....	27,400.00
Dividends declared during the year (10 per cent).....	100,000.00
Amount loaned to officers and directors.....	15,000.00
Amount loaned to stockholders not officers.....	6,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada	\$101,000.00	\$52,955.00
Georgia	11,400.00	8,342.00
Oregon	55,990.00	26,389.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$568,800.00
Premiums received	8,591.06
Losses paid	6,494.38
Losses incurred	7,494.56

CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated November, 1852. Commenced business January, 1853.

F. C. MOORE, *President*.EDWARD LANNING, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$1,106,250.00
Loans on mortgages of real estate (first liens).....	50,910.00
Interest due and accrued thereon.....	911.33
Market value of stocks and bonds.....	8,802,020.00
Cash in company's office.....	4,316.84
Cash deposited in bank.....	825,733.32
Interest due and accrued.....	73,175.57
Gross premiums in course of collection, less \$63,000.00 for commissions, etc.	734,136.11
Rents due and accrued	1,558.64
Premiums more than three months due, \$333,425.54.	
Gross assets	\$11,599,011.81

LIABILITIES.

Net amount of unpaid losses.....	\$407,469.41
Unearned premiums at fifty per cent of gross premiums..	4,540,605.05
Unpaid scrip ordered to be redeemed.....	28,335.00
Interest due and unpaid.....	6,089.34
Dividends to stockholders unpaid.....	75.00
Due and accrued for salaries, rent, and incidental expenses	15,000.00
Commissions and brokerage.....	122,311.34
Reinsurance	11,500.00
Contingent reserve	300,000.00
Gross liabilities, except capital and surplus.....	\$5,431,385.14
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	5,167,626.67
Surplus as regards policy-holders.....	6,167,626.67
Total liabilities, including capital and surplus.....	\$11,599,011.81

INCOME.

Cash received for gross premiums.....	\$5,719,024.35
Deduct reinsurance, rebate, and return premiums.....	797,149.42
Net cash received for premiums—all fire.....	\$4,921,884.93
Received for interest on mortgages.....	2,330.17
Interest and dividends from all other sources.....	376,674.42
Income from all other sources.....	535,297.04
Gross cash income	\$5,836,186.56

EXPENDITURES.

Gross amount paid for losses.....	\$2,898,015.78
Deduct salvage and reinsurance.....	249,161.95
Net amount paid for losses—all fire.....	\$2,648,853.83
Dividends paid stockholders.....	249,925.00
Scrip redeemed in cash	145.00
Commissions and brokerage.....	1,030,748.19
Salaries and fees of officers and employees.....	356,332.08
State and local taxes	148,238.70
Rents	7,760.00
All other payments and expenditures	280,519.66
Gross cash expenditures	\$4,722,522.46

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$902,460,369.00	\$8,471,143.80
Written or renewed during the year.....	611,682,411.00	5,793,536.75
Total	\$1,514,142,780.00	\$14,264,680.55
Deduct risks expired or terminated.....	565,676,911.00	4,909,408.28
In force at the end of the year.....	\$948,465,869.00	\$9,355,272.27
Deduct amount reinsured.....	23,970,326.00	274,062.17
Net amount in force Dec. 31, 1901....	\$924,495,543.00	\$9,081,210.10

MISCELLANEOUS.

Fire losses incurred during the year.....	\$2,684,656.49
Company's stock owned by the directors, at par value..	159,400.00
Dividends declared during the year (2½ per cent).....	250,000.00
Amount loaned to officers and directors.....	1,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000.00	\$77,508.74
Virginia	50,000.00	73,762.46
Oregon	50,000.00	17,173.18
New Mexico	10,000.00	6,222.57

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$2,449,214.00
Premiums received	39,004.56
Losses paid	30,883.92
Losses incurred	31,226.18

DELAWARE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 10, 1835. Commenced business August 6, 1835.

TATNALL PAULDING, *President.*

HENRY LYLURN, *Secretary.*

CASH CAPITAL, \$702,875.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$200,500.00
Loans on mortgages of real estate (first liens).....	127,700.00
Interest due and accrued thereon.....	1,795.42
Market value of stocks and bonds.....	955,713.01
Loans on collateral securities	50,000.00
Cash in company's office.....	490.14
Cash deposited in bank.....	68,515.75
Interest due and accrued.....	12,622.57
Gross premiums in course of collection, less \$26,010.24 for commissions, etc.	85,139.35
Rents due and accrued.....	608.34
Bills receivable, not matured, taken for premiums.....	2,851.66
Agents' debit balances	39,583.88
All other assets	4,405.73
Gross assets	\$1,549,925.85
Deduct ledger liabilities	3.16
Total assets	\$1,549,922.69

LIABILITIES.

Net amount of unpaid losses.....		\$58,570.00
Unearned premiums at fifty per cent of gross premiums..		588,360.77
Reclaimable on perpetual fire policies.....		113,902.79
Dividends to stockholders unpaid.....		77.00
		<hr/>
Gross liabilities, except capital and surplus.....		\$760,910.56
Paid-up capital	\$702,875.00	
Surplus beyond all liabilities	86,137.13	
		<hr/>
Surplus as regards policy-holders.....		789,012.13
		<hr/>
Total liabilities, including capital and surplus.....		<u>\$1,549,922.69</u>

INCOME.

Cash received for gross premiums.....	\$901,075.06	
Deduct reinsurance, rebate, and return premiums.....	219,912.71	
	<hr/>	
Net cash received for premiums—all fire.....		\$681,162.35
Received for interest on mortgage and collateral loans....		7,919.72
Interest and dividends from all other sources.....		39,450.13
Income from all other sources.....		53,642.29
Deposit premiums received on perpetual fire risks, \$10,199.92.		
		<hr/>
Gross cash income		\$782,174.49

EXPENDITURES.

Gross amount paid for losses.....	\$445,630.90	
Deduct salvage and reinsurance.....	53,699.86	
	<hr/>	
Net amount paid for losses—all fire.....		\$391,931.04
Dividends paid stockholders.....		21,086.25
Commissions and brokerage.....		170,760.67
Salaries and fees of officers and employees.....		62,575.46
State and local taxes.....		25,967.71
Rents		8,185.48
All other payments and expenditures		55,361.32
Deposit premiums returned on perpetual fire risks, \$3,946.36.		
		<hr/>
Gross cash expenditures.....		<u>\$735,867.93</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$131,181,914.00	\$1,390,813.75
Written or renewed during the year.....	80,008,696.00	890,980.44
	<hr/>	<hr/>
Total	\$211,190,610.00	\$2,281,794.19

Deduct risks expired or terminated.....	\$86,470,435.00	\$939,480.80
In force at the end of the year.....	\$124,720,175.00	\$1,342,313.39
Deduct amount reinsured.....	13,736,988.00	184,489.58
Net amount in force Dec. 31, 1901....	<u>\$110,983,187.00</u>	<u>\$1,157,823.81</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$389,242.00
Company's stock owned by the directors, at par value..	61,925.00
Dividends declared during the year (3 per cent).....	21,086.23
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,600.00	.....

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$256,323.00
Premiums received	5,041.98
Losses paid	2,153.65
Losses incurred	2,154.00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated May, 1859. Commenced business September, 1860.

FRED W. ARNOLD, *President.*

JAMES E. TILLINGHAST, *Secretary.*

CASH CAPITAL, \$400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$124,000.00
Loans on mortgages of real estate (first liens).....	134,550.00
Market value of stocks and bonds.....	520,027.00
Loans on collateral securities.....	70,000.00
Cash in company's office.....	190.83
Cash deposited in bank	44,938.09
Gross premiums in course of collection, less \$14,065.31 for commissions, etc.	87,726.96

Rents due and accrued	\$1,145.00
All other assets	531.95
Premiums more than three months due, \$1,095.54.	
Gross assets	<u>\$983,109.83</u>

LIABILITIES.

Net amount of unpaid losses.....	\$55,706.00
Unearned premiums at 50 per cent on fire risks.....	\$379,298.07
Unearned premiums at 100 per cent on marine risks....	5,829.08
Total unearned premiums.....	<u>385,127.15</u>
Return premiums	2,500.00
Reinsurance	500.00
All other liabilities	3,024.56
Gross liabilities, except capital and surplus.....	<u>\$446,857.71</u>
Paid-up capital	\$400,000.00
Surplus beyond all liabilities.....	136,252.12
Surplus as regards policy-holders	<u>536,252.12</u>
Total liabilities, including capital and surplus.....	<u><u>\$983,109.83</u></u>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$659,964.05	\$17,692.10
Deduct reinsurance, rebate, and return pre- miums	108,152.23	948.00
Net cash received for premiums.....	<u>\$551,811.82</u>	<u>\$16,744.10</u>
		\$568,555.92
Received for interest on mortgage and collateral loans..		10,300.56
Interest and dividends from all other sources.....		18,398.70
Income from all other sources.....		<u>31,679.90</u>
Gross cash income		<u>\$628,935.08</u>

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$344,300.17	\$5,715.14
Deduct salvage and reinsurance.....	30,066.46	127.84
Net amount paid for losses.....	<u>\$314,233.71</u>	<u>\$5,587.30</u>
		\$319,821.01
Dividends paid stockholders.....		28,000.00
Commissions and brokerage.....		<u>123,238.88</u>

Salaries and fees of officers and employees.....	\$39,380.64
State and local taxes	20,070.69
All other payments and expenditures.....	39,362.06
Gross cash expenditures.....	<u>\$369,873.28</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$59,442,953.00	\$659,902.55
Written or renewed during the year.....	56,414,107.00	674,611.78
Total	<u>\$115,857,060.00</u>	<u>\$1,334,514.33</u>
Deduct risks expired or terminated.....	46,568,726.00	542,749.58
In force at the end of the year.....	\$69,288,334.00	\$791,764.75
Deduct amount reinsured	3,040,495.00	33,168.61
Net amount in force Dec. 31, 1901.....	<u>\$66,247,839.00</u>	<u>\$758,596.14</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$106,693.00	\$5,864.78
Written or renewed during the year.....	1,174,218.00	18,595.05
Total	<u>\$1,280,911.00</u>	<u>\$24,459.83</u>
Deduct risks expired or terminated.....	1,127,200.00	13,823.07
In force at the end of the year.....	\$153,711.00	\$10,636.76
Deduct amount reinsured.....	3,000.00	75.00
Net amount in force.....	<u>\$150,711.00</u>	<u>\$10,561.76</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$333,792.01
Company's stock owned by the directors, at par value....	84,000.00
Dividends declared during the year (7 per cent).....	28,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$122,850.00
Premiums received	1,712.73
Losses paid	127.95
Losses incurred	127.95

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.

E. C. IRVIN, *President*.BENJAMIN T. HERKNESS, *Secretary*.

CASH CAPITAL, \$500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$512,100.00
Loans on mortgages of real estate (first liens).....	1,371,570.49
Interest due and accrued thereon.....	30,141.99
Market value of stocks and bonds.....	3,132,919.25
Loans on collateral securities.....	66,850.00
Cash in company's office.....	28,973.76
Cash deposited in bank	244,355.94
Interest due and accrued.....	28,838.48
Gross premiums in course of collection, less \$146,348.54 for commissions, etc.	741,892.38
Rents due and accrued.....	2,660.86
Due for reinsurance on losses paid.....	8,564.33
Gross assets	\$6,168,867.48

ITEMS NOT ADMITTED.

Company's stock owned by company.....	\$13,175.00
Total admitted assets	\$6,155,692.48

LIABILITIES.

Net amount of unpaid losses.....	\$415,565.66
Unearned premiums at fifty per cent of gross premiums	2,468,892.15
Reclaimable on perpetual fire policies.....	1,906,027.47
Return premiums	112,974.16
Reinsurance	101,325.40
Gross liabilities, except capital and surplus.....	\$5,004,784.84
Paid-up capital	\$500,000.00
Surplus beyond all liabilities.....	650,907.64
Surplus as regards policy-holders.....	1,150,907.64
Total liabilities, including capital and surplus.....	\$6,155,692.48

INCOME.

Cash received for gross premiums.....	\$4,309,904.43
Deduct reinsurance, rebate, and return premiums.....	1,012,954.87
Net cash received for premiums—all fire.....	\$3,296,949.56
Received for interest on mortgage and collateral loans..	88,750.51
Interest and dividends from all other sources.....	154,988.40
Income from all other sources.....	25,752.20
Deposit premiums received on perpetual fire risks, \$62,763.56.	
Gross cash income.....	\$3,566,440.67

EXPENDITURES.

Gross amount paid for losses.....	\$2,302,329.24
Deduct salvage and reinsurance.....	218,294.94
Net amount paid for losses—all fire.....	\$2,084,034.30
Dividends paid stockholders.....	200,000.00
Commissions and brokerage.....	798,142.19
Salaries and fees of officers and employees.....	236,440.09
State and local taxes.....	95,448.29
All other payments and expenditures.....	168,219.53
Deposit premiums returned on perpetual fire risks, \$98,237.45.	
Gross cash expenditures	\$3,582,284.40

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31. 1900.....	\$410,681,756.00	\$4,793,767.96
Written or renewed during the year.....	340,732,328.00	4,359,881.82
Total	\$751,414,084.00	\$9,153,649.78
Deduct risks expired or terminated.....	311,574,332.00	3,815,637.01
In force at the end of the year.....	\$439,839,752.00	\$5,338,012.77
Deduct amount reinsured.....	31,726,108.00	400,228.46
Net amount in force Dec. 31. 1901....	\$408,113,644.00	\$4,937,784.31
Perpetual risks in force.....	\$86,856,198.00	\$2,075,092.68

MISCELLANEOUS.

Fire losses incurred during the year.....	\$2,223,716.90
Company's stock owned by the directors, at par value....	29,300.00
Dividends declared during the year (40 per cent).....	200,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$29,000.00	\$51,145.93
Georgia	11,300.00	57,864.00
Oregon	60,000.00	24,222.25
New Mexico	11,000.00	9,889.38

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,587,040.00
Premiums received	24,403.61
Losses paid	28,990.25
Losses incurred	34,692.68

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated May 31, 1832. Commenced business April 19, 1833.

CHARLES R. PECK, *President.*

E. A. LAW, *Secretary.*

CASH CAPITAL, \$400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$74,665.00
Loans on mortgages of real estate (first liens).....	216,050.00
Interest due and accrued thereon.....	2,774.42
Market value of stocks and bonds.....	564,068.00
Loans on collateral securities.....	28,200.00
Cash in company's office.....	322.76
Cash deposited in bank.....	37,103.90
Interest due and accrued.....	34.38
Gross premiums in course of collection.....	51,161.67
Rents due and accrued.....	185.00
Due for reinsurantee on losses paid.....	18.76
Perpetual deposits in other companies.....	6,526.13
Gross assets	\$981,110.02

LIABILITIES.

Net amount of unpaid losses.....	\$28,628.24
Unearned premiums at fifty per cent of gross premiums.....	170,193.55
Reclaimable on perpetual fire policies.....	227,106.10
Commissions and brokerage.....	12,790.44
Gross liabilities, except capital and surplus.....	<u>\$438,718.33</u>
Paid-up capital	\$400,000.00
Surplus beyond all liabilities.....	142,391.69
Surplus as regards policy-holders.....	<u>542,391.69</u>
Total liabilities, including capital and surplus.....	<u><u>\$981,110.02</u></u>

INCOME.

Cash received for gross premiums.....	\$250,103.70
Deduct reinsurance, rebate, and return premium.....	<u>\$1,502.02</u>
Net cash received for premiums—all fire.....	\$268,601.68
Received for interest on mortgage and collateral loans..	12,760.17
Interest and dividends from all other sources.....	24,807.47
Income from all other sources.....	4,506.97
Deposit premiums received on perpetual fire risks, \$48,152.....	
Gross cash income.....	<u>\$309,485.29</u>

EXPENDITURES.

Gross amount paid for losses.....	\$152,269.05
Deduct salvage and reinsurance	<u>20,417.56</u>
Net amount paid for losses—all fire.....	\$131,851.49
Dividends paid stockholders.....	24,000.00
Commissions and brokerage.....	67,540.85
Salaries and fees of officers and employees.....	13,559.11
State and local taxes.....	9,278.22
Rents	1,800.00
All other payments and expenditures.....	21,510.89
Deposit premiums returned on perpetual fire risks, \$8,110.16.....	
Gross cash expenditures.....	<u><u>\$269,540.56</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$28,532,079.00	\$311,249.70
Written or renewed during the year.....	<u>30,490,470.00</u>	<u>358,003.43</u>
Total	\$59,022,549.00	\$669,253.13

Deduct risks expired or terminated.....	\$25,295,021.00	\$289,228.41
In force at the end of the year.....	\$33,727,528.00	\$380,024.72
Deduct amount reinsured.....	3,499,290.00	39,637.60
Net amount in force Dec. 31, 1901.....	\$30,228,238.00	\$340,387.12
Perpetual risks in force.....	\$10,351,357.00	\$250,764.88

MISCELLANEOUS.

Fire losses incurred during the year.....	\$140,523.23
Company's stock owned by the directors, at par value....	133,700.00
Dividends declared during the year (6 per cent).....	24,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written.....	\$354,228.00
Premiums received	4,490.97
Losses paid	1,841.30
Losses incurred	1,842.98

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 3, 1863. Commenced business June 18, 1863.

WILLIAM J. DUTTON, *President*.LOUIS WEINMANN, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$553,700.00
Loans on mortgages of real estate (first liens).....	277,775.00
Interest due and accrued thereon.....	5,592.70
Market value of stocks and bonds.....	2,550,927.00
Loans on collateral securities.....	230,000.00
Cash in company's office.....	10,532.26
Cash deposited in bank	280,176.95
Interest due and accrued.....	1,702.46
Gross premiums in course of collection, less \$64,400.75 for commissions, etc.	584,099.00
All other assets	20,106.95
Gross assets	\$4,514,612.32
Deduct ledger liabilities	53,060.39
Total assets	\$4,461,551.93

LIABILITIES.

Net amount of unpaid losses	\$212,081.76
Unearned premiums at 50 per cent on fire risks.....	\$1,508,012.33
Unearned premiums at 100 per cent on marine risks....	107,043.30
Total unearned premiums.....	<u>1,615,055.63</u>
Gross liabilities, except capital and surplus.....	\$1,827,137.39
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	<u>1,634,414.54</u>
Surplus as regards policy-holders.....	<u>2,634,414.54</u>
Total liabilities, including capital and surplus.....	<u><u>\$4,461,551.93</u></u>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$2,776,339.08	\$948,015.41
Deduct reinsurance, rebate, and return premiums	<u>784,465.35</u>	<u>583,920.55</u>
Net cash received for premiums.....	<u><u>\$1,991,873.73</u></u>	<u><u>\$364,094.89</u></u>
		\$2,355,968.62
Received for interest on mortgage and collateral loans..		25,887.76
Interest and dividends from all other sources.....		117,384.60
Income from all other sources.....		<u>26,694.70</u>
Gross cash income		\$2,525,935.68

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$1,195,323.05	\$490,669.46
Deduct salvage and reinsurance.....	<u>207,447.95</u>	<u>289,247.87</u>
Net amount paid for losses.....	<u><u>\$987,875.10</u></u>	<u><u>\$201,421.59</u></u>
		\$1,189,296.69
Dividends paid stockholders.....		120,000.00
Commissions and brokerage.....		328,229.30
Salaries and fees of officers and employees.....		244,167.53
State and local taxes.....		71,539.86
Rents		8,400.00
All other payments and expenditures.....		<u>207,059.91</u>
Gross cash expenditures		<u><u>\$2,168,693.34</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$251,411,689.00	\$3,026,269.43
Written or renewed during the year.....	229,763,212.00	2,866,043.74
Total	\$481,174,901.00	\$5,892,313.17
Deduct risks expired or terminated.....	198,524,443.00	2,423,229.03
In force at the end of the year.....	\$282,650,458.00	\$3,469,084.14
Deduct amount reinsured.....	35,799,511.00	453,059.50
Net amount in force Dec. 31, 1901.....	\$246,850,947.00	\$3,016,024.64
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$10,533,193.00	\$339,095.83
Written or renewed during the year.....	126,400,168.00	995,091.01
Total	\$136,933,361.00	\$1,334,186.84
Deduct risks expired or terminated.....	126,109,220.00	940,297.36
In force at the end of the year.....	\$10,824,141.00	\$393,889.48
Deduct amount reinsured	5,715,255.00	201,889.59
Net amount in force.....	\$5,108,886.00	\$191,999.89

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$1,224,684.23
Company's stock owned by the directors, at par value...	97,900.00
Dividends declared during the year (12 per cent).....	120,000.00
Amount loaned to stockholders not officers.....	5,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits. Liabilities.</i>	
Oregon	\$56,000.00	\$29,537.64
Virginia	55,800.00	25,579.50
Georgia	13,950.00	53,184.81
New Mexico	10,000.00	12,505.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$567,354.24
Premiums received	8,085.91
Losses paid	5,837.63
Losses incurred	5,551.08

FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

Incorporated December 3, 1855. Commenced business December 3, 1855.

DANIEL H. DUNHAM, *President*.A. H. HASSINGER, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$132,378.60
Loans on mortgages of real estate (first liens).....	1,268,091.03
Interest due and accrued thereon.....	17,287.58
Market value of stocks and bonds.....	1,258,425.00
Cash in company's office.....	1,449.33
Cash deposited in bank	8,577.05
Interest due and accrued.....	9,791.25
Gross premiums in course of collection, less \$21,724.89 for commissions, etc.	\$2,145.95
Rents due and accrued.....	103.00
Due for reinsurance on losses paid.....	84.70
Premiums more than three months due, \$554.80.	
Gross assets	<u>\$2,778,333.49</u>

LIABILITIES.

Net amount of unpaid losses.....	\$60,483.76
Unearned premiums at fifty per cent of gross premiums..	477,169.68
Unpaid scrip ordered to be redeemed.....	1,887.00
Interest due	494.22
Return premiums	11,940.53
Reinsurance	7,501.87
Gross liabilities, except capital and surplus.....	<u>\$559,477.06</u>
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	1,218,856.43
Surplus as regards policy-holders.....	<u>2,218,856.43</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,778,333.49</u></u>

INCOME.

Cash received for gross premiums.....	\$703,181.29
Deduct reinsurance, rebate, and return premiums.....	<u>112,753.86</u>
Net cash received for premiums—all fire.....	\$590,427.43

Received for interest on mortgages.....	\$62,920.83
Interest and dividends from all other sources.....	51,843.39
Income from all other sources.....	11,964.48
Gross cash income	<u>\$717,156.13</u>

EXPENDITURES.

Gross amount paid for losses.....	\$325,211.78
Deduct salvage and reinsurance.....	<u>22,631.78</u>
Net amount paid for losses—all fire.....	\$302,580.00
Dividends paid stockholders.....	100,000.00
Commissions and brokerage.....	142,487.92
Salaries and fees of officers and employees.....	34,417.00
State and local taxes	25,249.24
All other payments and expenditures.....	<u>42,600.90</u>
Gross cash expenditures.....	<u><u>\$647,335.06</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$94,283,699.00	\$831,211.80
Written or renewed during the year.....	<u>68,450,775.00</u>	<u>722,865.25</u>
Total	\$162,734,474.00	\$1,554,077.05
Deduct risks expired or terminated.....	<u>48,633,295.00</u>	<u>548,207.65</u>
In force at the end of the year.....	\$114,101,179.00	\$1,005,869.40
Deduct amount reinsured.....	<u>6,083,934.00</u>	<u>51,530.03</u>
Net amount in force Dec. 31, 1901....	<u><u>\$108,017,245.00</u></u>	<u><u>\$954,339.37</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$326,402.75
Company's stock owned by the directors, at par value..	313,150.00
Dividends declared during the year (10 per cent).....	100,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$513,709.03
Premiums received	7,123.86
Losses paid	1,544.17
Losses incurred	<u>1,544.17</u>

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 22, 1829. Commenced business June, 1829.

JAMES W. McALLISTER, *President*.EZRA T. CRESSON, *Secretary*.

CASH CAPITAL. \$400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$228,000.00
Loans on mortgages of real estate (first liens).....	118,398.00
Interest due and accrued thereon.....	1,775.97
Market value of stocks and bonds.....	2,550,127.50
Loans on collateral securities.....	55,500.00
Cash in company's office.....	3,455.95
Cash deposited in bank.....	57,305.40
Interest due and accrued.....	54.99
Gross premiums in course of collection, less \$19,429.08 for commissions, etc.	72,383.72
Gross assets	<u>\$3,087,001.53</u>

LIABILITIES.

Net amount of unpaid losses.....	\$49,750.39
Unearned premiums at fifty per cent of gross premiums..	534,635.81
Reclaimable on perpetual fire policies.....	1,015,985.34
Gross liabilities, except capital and surplus.....	<u>\$1,600,371.54</u>
Paid-up capital	\$400,000.00
Surplus beyond all liabilities	<u>1,086,629.99</u>
Surplus as regards policy-holders.....	<u>1,486,629.99</u>
Total liabilities, including capital and surplus.....	<u><u>\$3,087,001.53</u></u>

INCOME.

Cash received for gross premiums.....	\$719,953.88
Deduct reinsurance, rebate, and return premiums.....	<u>146,403.71</u>
Net cash received for premiums—all fire.....	\$573,550.17
Received for interest on mortgage and collateral loans..	9,164.57
Interest and dividends from all other sources.....	109,517.59
Income from all other sources.....	<u>6,304.51</u>
Deposit premiums received on perpetual risks, \$5,846.73.	
Gross cash income	<u>\$698,536.84</u>

EXPENDITURES.

Gross amount paid for losses.....	\$353,036.87
Deduct salvage and reinsurance.....	22,135.02

Net amount paid for losses—all fire.....	\$330,901.85
Dividends paid stockholders.....	80,140.00
Commissions and brokerage.....	130,032.71
Salaries and fees of officers and employees.....	35,775.00
State and local taxes.....	24,445.19
All other payments and expenditures.....	84,413.60
Deposit premiums returned on perpetual risks, \$41,305.61.	

Gross cash expenditures	<u>\$685,708.35</u>
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RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$93,191,031.00	\$994,177.27
Written or renewed during the year.....	61,944,343.00	740,171.89
Total	<u>\$155,135,374.00</u>	<u>\$1,734,349.16</u>
Deduct risks expired or terminated.....	57,262,699.00	665,077.53
In force at the end of the year.....	<u>\$97,872,675.00</u>	<u>\$1,069,271.63</u>
Deduct amount reinsured	5,217,157.00	58,860.74
Net amount in force Dec. 31, 1901.....	<u>\$92,655,518.00</u>	<u>\$1,010,410.89</u>
Perpetual risks in force.....	<u>\$51,195,046.00</u>	<u>\$1,105,384.91</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$343,528.03
Company's stock owned by the directors, at par value....	19,500.00
Dividends declared during the year (20 per cent).....	80,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written.....	\$195,276.67
Premiums received	3,323.79
Losses paid	2,136.67
Losses incurred	2,140.67

GERMAN ALLIANCE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1897. Commenced business February 8, 1897.

ADOLPH A. STROHN, *President*.CHARLES G. SMITH, *Secretary*.

CASH CAPITAL, \$400,000.00.

ASSETS.

Market value of stocks and bonds.....	\$984,502.00
Cash in company's office.....	2.40
Cash deposited in bank.....	91,510.79
Gross premiums in course of collection, less \$35,167.28 for commissions, etc.	52,162.29
Gross assets	<u>\$1,128,177.48</u>

LIABILITIES.

Net amount of unpaid losses.....	\$63,400.57
Unearned premiums at fifty per cent of gross premiums	243,302.72
Gross liabilities, except capital and surplus.....	<u>\$306,703.29</u>
Paid-up capital	\$400,000.00
Surplus beyond all liabilities.....	421,474.19
Surplus as regards policy-holders.....	<u>821,174.19</u>
Total liabilities, including capital and surplus.....	<u><u>\$1,128,177.48</u></u>

INCOME.

Cash received for gross premiums.....	\$454,190.80
Deduct reinsurance, rebate, and return premiums.....	<u>82,053.56</u>
Net cash received for premiums—all fire.....	\$372,137.24
Interest and dividends from all sources.....	37,765.25
Income from all other sources.....	<u>21,388.41</u>
Gross cash income	\$431,290.90

EXPENDITURES.

Gross amount paid for losses.....	\$208,171.34
Deduct salvage and reinsurance.....	<u>1,597.12</u>
Net amount paid for losses—all fire.....	\$206,574.22

Dividends paid stockholders	\$24,000.00
Commissions and brokerage.....	81,692.35
Salaries and fees of officers and employees.....	2,187.50
State and local taxes.....	23,240.50
All other payments and expenditures.....	90.60
Gross cash expenditures.....	<u>\$337,785.17</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$51,893,721.00	\$394,796.09
Written or renewed during the year.....	50,393,927.00	464,207.20
Total	<u>\$102,287,648.00</u>	<u>\$859,003.29</u>
Deduct risks expired or terminated.....	45,082,196.00	372,397.84
Net amount in force Dec. 31, 1901.....	<u>\$57,205,452.00</u>	<u>\$486,605.45</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$225,197.46
Dividends declared during the year (6 per cent).....	24,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$68,500.00	\$5,286.87
Virginia	24,300.00	12,637.72

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$23,685.00
Premiums received	154.38

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1872. Commenced business March 7, 1872.

WILLIAM N. KREMER, *President.*

CHARLES G. SMITH, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$15,000.00
Loans on mortgages of real estate (first liens).....	13,000.00

Interest due and accrued thereon.....	\$173.00
Market value of stocks and bonds.....	8,171,550.00
Cash in company's office.....	5,182.42
Cash deposited in bank.....	475,875.91
Interest due and accrued.....	5,110.27
Gross premiums in course of collection, less \$150,820.29 for commissions, etc.	582,745.13
Gross assets	<u>\$9,268,636.73</u>

LIABILITIES.

Net amount of unpaid losses.....	\$522,512.00
Unearned premiums at fifty per cent of gross premiums..	2,994,083.98
Due and accrued for salaries, rent, and incidental expenses	13,861.58
Return premiums	4,068.60
Reinsurances	125,391.83
Gross liabilities, except capital and surplus.....	<u>\$3,659,917.79</u>
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	4,608,718.94
Surplus as regards policy-holders.....	<u>5,608,718.94</u>
Total liabilities, including capital and surplus.....	<u><u>\$9,268,636.73</u></u>

INCOME.

Cash received for gross premiums.....	\$5,876,546.40
Deduct reinsurance, rebate, and return premiums.....	<u>2,396,794.50</u>
Net cash received for premiums—all fire.....	\$3,479,751.90
Received for interest on mortgages.....	520.00
Interest and dividends from all other sources.....	319,439.73
Income from all other sources	<u>173,669.20</u>
Gross cash income	<u>\$3,973,380.83</u>

EXPENDITURES.

Gross amount paid for losses.....	\$2,698,314.76
Deduct salvage and reinsurance.....	<u>799,754.03</u>
Net amount paid for losses—all fire.....	\$1,898,560.73
Dividends paid stockholders.....	300,000.00
Commissions and brokerage.....	590,407.99
Salaries and fees of officers and employees.....	195,011.76
State and local taxes	102,439.11
Rents	31,105.27
All other payments and expenditures.....	<u>307,329.30</u>
Gross cash expenditures.....	<u><u>\$3,424,854.16</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$793,499,660.00	\$6,522,940.96
Written or renewed during the year.....	669,430,867.00	6,009,155.07
Total	\$1,462,930,527.00	\$12,532,096.03
Deduct risks expired or terminated.....	588,703,407.00	5,088,452.25
In force at the end of the year.....	\$874,227,120.00	\$7,443,643.78
Deduct amount reinsured.....	187,268,276.00	1,445,475.80
Net amount in force Dec. 31, 1901....	<u>\$686,958,844.00</u>	<u>\$5,988,167.98</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$2,049,189.73
Company's stock owned by the directors, at par value....	117,600.00
Dividends declared during the year (30 per cent).....	300,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$13,400.00	\$47,641.97
Oregon	67,000.00	29,407.00
Virginia	60,300.00	39,732.45

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,280,464.00
Premiums received	13,342.34
Losses paid	9,633.56
Losses incurred	6,568.56

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March, 1859. Commenced business March, 1859.

HUGO SCHUMANN, *President.*CHARLES RUYKHAVER, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$667,324.27
Loans on mortgages of real estate (first liens).....	383,500.00

Interest due and accrued thereon.....	\$9,012.92
Market value of stocks and bonds.....	3,882,439.25
Cash in company's office.....	12,441.83
Cash deposited in bank.....	155,715.54
Cash in hands of department managers.....	28,207.95
Gross premiums in course of collection, less \$2,823.67 for commissions, etc.	14,827.63
Rents due and accrued	2,221.65
Agents' debit balances.....	215,520.75
	<hr/>
Gross assets	\$5,371,211.79

LIABILITIES.

Net amount of unpaid losses.....	\$104,635.25
Unearned premiums at fifty per cent of gross premiums	1,705,271.91
	<hr/>
Gross liabilities, except capital and surplus.....	\$1,809,907.16
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	2,561,304.63
	<hr/>
Surplus as regards policy-holders.....	2,561,304.63
	<hr/>
Total liabilities, including capital and surplus.....	\$5,371,211.79

INCOME.

Cash received for gross premiums.....	\$2,128,951.00
Deduct reinsurance, rebate, and return premiums.....	462,094.53
	<hr/>
Net cash received for premiums—all fire.....	\$1,666,856.47
Received for interest on mortgages.....	18,316.36
Interest and dividends from all other sources.....	151,225.87
Income from all other sources.....	202,064.52
	<hr/>
Gross cash income	\$2,038,463.22

EXPENDITURES.

Gross amount paid for losses.....	\$899,312.42
Deduct salvage and reinsurance.....	129,958.19
	<hr/>
Net amount paid for losses—all fire.....	\$769,354.23
Dividends paid stockholders.....	150,000.00
Commissions and brokerage.....	344,327.65
Salaries and fees of officers and employees.....	141,388.10
State and local taxes.....	51,403.62
Rents	21,449.35
All other payments and expenditures.....	104,661.30
	<hr/>
Gross cash expenditures.....	\$1,582,584.25

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$406,257,132.00	\$3,212,449.21
Written or renewed during the year.....	250,236,851.00	2,132,573.54
Total	\$656,493,983.00	\$5,345,022.75
Deduct risks expired or terminated.....	219,739,580.00	1,736,061.02
In force at the end of the year.....	\$436,754,403.00	\$3,608,961.73
Deduct amount reinsured.....	22,022,593.00	198,417.92
Net amount in force Dec. 31, 1901....	\$414,731,810.00	\$3,410,543.81

MISCELLANEOUS.

Fire losses incurred during the year.....	\$792,417.87
Company's stock owned by the directors, at par value....	217,300.00
Dividends declared during the year (15 per cent).....	150,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$26,000.00	\$20,323.54
Virginia	53,663.00	18,751.88

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$260,870.00
Premiums received	3,496.54
Losses paid	489.84
Losses incurred	509.04

GREENWICH INSURANCE COMPANY.

NEW YORK CITY.

Incorporated May 5, 1834. Commenced business January 1, 1835.

MASON A. STONE, *President.*

JOHN KEEGAN, *Secretary.*

CASH CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$340,000.00
Market value of stocks and bonds.....	1,388,825.00

Cash in company's office.....	\$1,565.15
Cash deposited in bank.....	17,654.41
Interest due and accrued.....	500.00
Gross premiums in course of collection, less \$37,500.00 for commissions, etc.	175,552.80
All other assets	102,052.16
Gross assets	<u>\$2,026,149.52</u>
Deduct ledger liabilities	113,525.26
Total assets	<u><u>\$1,912,624.26</u></u>

LIABILITIES.

Net amount of unpaid losses.....	\$238,496.45
Unearned premiums at fifty per cent of gross premiums	1,323,544.77
Reclaimable on perpetual fire policies.....	931.50
Due and accrued for salaries, rent, and incidental expenses	5,000.00
Return premiums	11,657.91
Reinsurance	13,858.11
Gross liabilities, except capital and surplus.....	<u>\$1,593,488.74</u>
Paid-up capital	\$200,000.00
Surplus beyond all liabilities.....	119,135.52
Surplus as regards policy-holders.....	<u>319,135.52</u>
Total liabilities, including capital and surplus.....	<u><u>\$1,912,624.26</u></u>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$2,130,741.18	\$228,578.74
Deduct reinsurance, rebate, and return pre- miums	534,089.93	25,783.66
Net cash received for premiums.....	<u>\$1,596,651.25</u>	<u>\$202,795.08</u>
		\$1,799,446.33
Interest and dividends from all other sources.....		50,599.49
Income from all other sources.....		55,284.70
Gross cash income		<u><u>\$1,905,330.52</u></u>

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$1,084,729.09	\$118,640.70
Deduct salvage and reinsurance.....	163,166.10	13,907.10
Net amount paid for losses.....	<u>\$921,562.99</u>	<u>\$104,733.60</u>
		\$1,026,296.59

Dividends paid stockholders	\$20,000.00
Commissions and brokerage.....	365,751.95
Salaries and fees of officers and employees.....	150,585.23
State and local taxes.....	46,688.61
Rents	12,000.00
All other payments and expenditures.....	170,394.89
Gross cash expenditures.....	<u>\$1,791,717.27</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$310,384,527.00	\$2,246,376.14
Written or renewed during the year.....	210,646,724.00	2,052,652.10
Total	<u>\$521,031,251.00</u>	<u>\$4,299,028.24</u>
Deduct risks expired or terminated.....	185,256,788.00	1,634,199.90
In force at the end of the year.....	<u>\$335,774,463.00</u>	<u>\$2,664,828.34</u>
Deduct amount reinsured.....	34,157,749.00	325,162.08
Net amount in force Dec. 31, 1901....	<u>\$301,616,714.00</u>	<u>\$2,339,666.26</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$2,698,179.00	\$102,174.05
Written or renewed during the year.....	43,340,200.00	218,870.25
Total	<u>\$46,038,379.00</u>	<u>\$321,044.30</u>
Deduct risks expired or terminated.....	42,811,829.00	209,363.55
In force at the end of the year.....	<u>\$3,226,550.00</u>	<u>\$111,680.75</u>
Deduct amount reinsured	253,990.00	3,222.44
Net amount in force.....	<u>\$2,972,560.00</u>	<u>\$108,458.31</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$1,097,827.84
Company's stock owned by the directors, at par value....	85,075.00
Dividends declared during the year (10 per cent).....	20,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,900.00	\$24,961.98
Virginia	10,900.00	19,884.20

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,075,871.00
Premiums received	11,313.82
Losses paid	6,290.57
Losses incurred	6,760.13

HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1852. Commenced business April, 1852.

CHARLES A. SHAW, *President*.JOSEPH McCORD, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$450,000 00
Loans on mortgages of real estate (first liens).....	3,500.00
Interest due and accrued thereon.....	14.58
Market value of stocks and bonds.....	2,356,299.24
Cash in company's office.....	80,307.54
Cash deposited in bank.....	50,748.31
Interest due and accrued.....	15,587.50
Gross premiums in course of collection, less \$69,357.58 for commissions, etc.	317,066.15
Rents due and accrued	1,299.99
Due for reinsurance on losses paid.....	33,394.60
Premiums more than three months due, \$7,811.51.	
Gross assets	\$3,308,217.91

LIABILITIES.

Net amount of unpaid losses.....	\$232,353.46
Unearned premiums at fifty per cent of gross premiums..	1,387,504.94
Return premiums	1,995.62
Reinsurance	71,700.53
Gross liabilities, except capital and surplus.....	\$1,693,554.55
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities.....	614,663.36
Surplus as regards policy-holders.....	1,614,663.36
Total liabilities, including capital and surplus.....	\$3,308,217.91

INCOME.

Cash received for gross premiums.....	\$2,647,057.11
Deduct reinsurance, rebate, and return premiums.....	849,046.21
Net cash received for premiums—all fire.....	\$1,798,010.90
Received for interest on mortgages.....	175.00
Interest and dividends from all other sources.....	86,807.83
Income from all other sources.....	79,804.95
Gross cash income	\$1,964,798.68

EXPENDITURES.

Gross amount paid for losses.....	\$1,420,374.46
Deduct salvage and reinsurance.....	233,522.03
Net amount paid for losses—all fire.....	\$1,186,852.43
Dividends paid stockholders.....	80,000.00
Commissions and brokerage.....	358,691.19
Salaries and fees of officers and employees.....	138,321.51
State and local taxes	63,302.67
Rents	15,937.00
All other payments and expenditures.....	132,924.78
Gross cash expenditures	\$1,976,029.58

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$289,167,391.82	\$2,940,872.23
Written or renewed during the year.....	267,751,891.64	2,747,205.77
Total	\$556,919,283.46	\$5,688,078.00
Deduct risks expired or terminated.....	223,697,912.71	2,368,916.65
In force at the end of the year.....	\$333,221,370.75	\$3,319,161.35
Deduct amount reinsured	55,465,623.78	544,151.47
Net amount in force Dec. 31, 1901....	\$277,755,746.97	\$2,775,009.88

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,165,963.46
Company's stock owned by the directors, at par value....	205,500.00
Dividends declared during the year (8 per cent).....	80,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,400.00	\$23,355.03
Virginia	59,000.00	32,994.23

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$802,954.63
Premiums received	12,579.07
Losses paid	6,731.84
Losses incurred	7,685.17

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810. Commenced business August, 1810.

GEORGE L. CHASE, *President*.P. C. ROYCE, *Secretary*.

CASH CAPITAL, \$1,250,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$942,500.00
Loans on mortgages of real estate (first liens).....	793,200.00
Interest due and accrued thereon.....	11,305.85
Market value of stocks and bonds.....	8,132,555.91
Loans on collateral securities.....	4,800.00
Cash in company's office.....	47,160.57
Cash deposited in bank.....	677,999.63
Interest due and accrued.....	47.72
Gross premiums in course of collection, less \$113,325.00 for commissions, etc.	642,175.00
Rents due and accrued	1,483.42
Agents' debit balances.....	576,080.06
Due for reinsurance on losses paid.....	16,443.29
All other assets	24,738.36
Gross assets	\$12,170,489.81

LIABILITIES.

Net amount of unpaid losses.....	\$1,096,391.33
Unearned premiums at fifty per cent of gross premiums..	6,769,385.56
Gross liabilities, except capital and surplus.....	\$7,865,776.89
Paid-up capital	\$1,250,000.00
Surplus beyond all liabilities.....	3,054,712.92
Surplus as regards policy-holders.....	4,304,712.92
Total liabilities, including capital and surplus.....	\$12,170,489.81

INCOME.

Cash received for gross premiums.....	\$11,614,027.12
Deduct reinsurance, rebate, and return premiums.....	1,960,244.09
Net cash received for premiums—all fire.....	\$9,653,783.03
Received for interest on mortgage and collateral loans..	40,106.73
Interest and dividends from all other sources.....	316,832.95
Income from all other sources.....	20,473.14
Gross cash income	\$10,031,195.85

EXPENDITURES.

Gross amount paid for losses.....	\$5,634,638.25
Deduct salvage and reinsurance.....	391,815.34
Net amount paid for losses—all fire.....	\$5,242,822.91
Dividends paid stockholders	400,000.00
Commissions and brokerage.....	1,707,772.30
Salaries and fees of officers and employees.....	567,851.83
State and local taxes.....	198,288.82
All other payments and expenditures.....	1,096,635.53
Gross cash expenditures	\$9,213,371.39

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$969,605,774.00	\$11,016,985.87
Written or renewed during the year.....	1,019,068,207.00	11,614,027.12
Total	\$1,988,673,981.00	\$22,631,012.99
Deduct risks expired or terminated.....	748,100,591.00	8,856,697.23
In force at the end of the year.....	\$1,240,573,390.00	\$13,774,315.76
Deduct amount reinsured	18,580,689.00	235,544.64
Net amount in force Dec. 31, 1901....	\$1,221,992,701.00	\$13,538,771.12

MISCELLANEOUS.

Fire losses incurred during the year.....	\$6,075,881.18
Company's stock owned by the directors, at par value....	186,600.00
Dividends declared during the year (32 per cent).....	400,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada	\$160,204.00	\$137,015.61
Georgia	10,600.00	107,529.77
Virginia	55,387.50	78,217.73
Oregon	100,000.00	28,168.62
New Mexico	10,000.00	11,952.15

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,985,137.00
Premiums received	29,809.25
Losses paid	14,953.25
Losses incurred	16,102.07

HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853. Commenced business April 13, 1853.

JOHN H. WASHBURN, *President.*

A. M. BURTIS, *Secretary.*

CASH CAPITAL, \$3,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$1,633,892.06
Loans on mortgages of real estate (first liens).....	128,750.00
Interest due and accrued thereon.....	2,587.00
Market value of stocks and bonds.....	11,924,960.00
Cash deposited in bank	743,517.01
Interest due and accrued.....	51,076.04
Gross premiums in course of collection, less \$61,676.78 for commissions, etc.	263,428.62
Bills receivable, not matured, taken for premiums.....	182.25
Agents' debit balances	450,287.07
Premiums more than three months due, \$3,864.51.	
Gross assets	\$15,198,680.05
Deduct ledger liabilities	4,487.10
Total assets	\$15,194,192.95

LIABILITIES.

Net amount of unpaid losses.....	\$771,640.68
Unearned premiums at 50 per cent on fire and inland risks	\$4,829,820.00
Unearned premiums at 100 per cent on marine risks....	104,087.00
Total unearned premiums	4,933,897.00
Reinsurance	455,532.39
Gross liabilities, except capital and surplus.....	\$6,161,070.07
Paid-up capital	\$2,000,000.00
Surplus beyond all liabilities.....	6,033,122.88
Surplus as regards policy-holders.....	9,033,122.88
Total liabilities, including capital and surplus.....	\$15,194,192.95

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$8,477,129.00	\$517,509.58
Deduct reinsurance, rebate, and return pre- miums	2,845,922.46	286,823.23
Net cash received for premiums.....	\$5,631,206.54	\$230,686.35
Received for interest on mortgage and collateral loans...		\$5,861,892.89
Interest and dividends from all other sources.....		16,353.87
Income from all other sources		419,651.84
Gross cash income		254,355.29
		\$6,552,253.89

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$4,378,098.80	\$280,819.81
Deduct salvage and reinsurance.....	1,405,520.16	174,725.76
Net amount paid for losses	\$2,972,578.64	\$106,094.05
Dividends paid stockholders.....		\$3,078,672.69
Commissions and brokerage.....		390,000.00
Salaries and fees of officers and employees.....		1,037,663.19
State and local taxes.....		409,784.90
Rents		183,630.85
All other payments and expenditures.....		56,982.96
Gross cash expenditures		511,547.73
		\$5,668,282.32

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$1,052,418,506.00	\$9,658,942.00
Written or renewed during the year.....	923,613,699.00	8,524,049.00
Total	\$1,976,032,205.00	\$18,182,991.00
Deduct risks expired or terminated.....	803,194,937.00	7,151,184.00
In force at the end of the year.....	\$1,172,837,268.00	\$11,031,807.00
Deduct amount reinsured	209,645,118.00	1,635,100.00
Net amount in force Dec. 31, 1901.....	\$963,192,150.00	\$9,396,707.00
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$19,451,706.00	\$540,192.00
Written or renewed during the year.....	69,208,374.00	561,216.69
Total	\$88,660,080.00	\$1,101,408.69
Deduct risks expired or terminated.....	69,521,264.00	582,450.69
In force at the end of the year.....	\$19,138,816.00	\$518,958.00
Deduct amount reinsured	5,768,791.00	151,939.00
Net amount in force	\$13,370,025.00	\$367,019.00

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	\$3,463,054.43
Company's stock owned by the directors, at par value....	146,500.00
Dividends declared during the year (13 per cent).....	390,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$56,000.00	\$125,723.50
Georgia	26,000.00	119,002.93
Oregon	62,500.00	47,211.45

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$3,337,442.00
Premiums received	40,189.37
Losses paid	32,312.18
Losses incurred	40,540.72

HOME FIRE AND MARINE INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated September, 1864. Commenced business, 1864.

WILLIAM J. DUTTON, *President*.STEPHEN D. IVES, *Secretary*.

CASH CAPITAL, \$300,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$140,250.00
Loans on mortgages of real estate (first liens).....	232,985.00
Interest due and accrued thereon.....	1,549.40
Market value of stocks and bonds.....	508,305.00
Loans on collateral securities.....	40,000.00
Cash in company's office.....	18,684.33
Cash deposited in bank.....	92,747.43
Interest due and accrued.....	144.00
Gross premiums in course of collection, less \$20,964.50 for commissions, etc.	124,694.20
Gross assets	\$1,159,359.36
Deduct ledger liabilities	1,526.69
Total assets	\$1,157,832.67

LIABILITIES.

Net amount of unpaid losses	\$32,705.04
Unearned premiums at 50 per cent on fire risks.....	\$519,923.09
Unearned premiums at 100 per cent on marine risks....	25,405.56
Total unearned premiums.....	545,328.65
Gross liabilities, except capital and surplus.....	\$578,033.69
Paid-up capital	\$300,000.00
Surplus beyond all liabilities.....	279,798.98
Surplus as regards policy-holders.....	579,798.98
Total liabilities, including capital and surplus.....	\$1,157,832.67

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Cash received for gross premiums.....	\$831,614.25	\$107,671.36	
Deduct reinsurance, rebate, and return premiums	221,818.62	19,365.36	
Net cash received for premiums.....	<u>\$609,795.63</u>	<u>\$88,306.00</u>	
			\$698,101.63
Received for interest on mortgage and collateral loans....			20,836.65
Interest and dividends from all other sources.....			17,055.54
Income from all other sources.....			<u>8,282.54</u>
Gross cash income			\$744,276.36

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$340,747.61	\$74,727.89	
Deduct salvage and reinsurance.....	59,643.77	1,518.89	
Net amount paid for losses.....	<u>\$281,103.84</u>	<u>\$73,209.00</u>	
			\$354,312.84
Dividends paid stockholders.....			36,000.00
Commissions and brokerage.....			120,918.10
Salaries and fees of officers and employees.....			80,727.30
State and local taxes.....			18,400.11
Rents			4,380.00
All other payments and expenditures.....			<u>34,340.95</u>
Gross cash expenditures.....			<u>\$649,079.30</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$57,300,204.00	\$747,838.32
Written or renewed during the year.....	63,249,990.00	869,731.24
Total	<u>\$120,543,194.00</u>	<u>\$1,617,569.56</u>
Deduct risks expired or terminated.....	50,269,815.00	677,867.18
In force at the end of the year.....	<u>\$70,273,279.00</u>	<u>\$939,702.38</u>
Deduct amount reinsured	6,628,026.00	99,856.19
Net amount in force Dec. 31, 1901....	<u>\$63,645,253.00</u>	<u>\$839,846.19</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31. 1900.....	\$2,043,555.00	\$56,132.37
Written or renewed during the year.....	11,596,269.00	107,056.84
Total	\$13,639,824.00	\$163,189.21
Deduct risks expired or terminated.....	11,962,669.00	111,142.28
In force at the end of the year.....	\$1,677,155.00	\$52,046.93
Deduct amount reinsured.....	93,650.00	5,558.40
Net amount in force.....	\$1,583,505.00	\$46,488.53

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$352,527.57
Company's stock owned by the directors, at par value....	1,400.00
Dividends declared during the year (12 per cent).....	36,000.00
Amount loaned to officers and directors.....	6,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$51,100.00	\$19,700.49

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written.....	\$54,241.30
Premiums received	1,006.80
Losses paid	1,513.11
Losses incurred	1,513.11

INDEMNITY FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated, 1897. Commenced business, 1898.

J. MONTGOMERY HARE, *President*.J. H. BURGER, *Secretary*.

CASH CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$330,806.25
Cash in company's office.....	150.15

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Cash deposited in bank	\$19,290.91
Interest due and accrued.....	2,350.00
Gross premiums in course of collection, less \$5,462.07 for commissions, etc.	20,104.36.
Due for reinsurance on losses paid.....	1.51
Gross assets	<u>\$372,703.18</u>

LIABILITIES.

Net amount of unpaid losses.....	\$16,532.63
Unearned premiums at fifty per cent of gross premiums..	105,209.90.
Due and accrued for salaries, rent, and incidental expenses	2,739.09
Return premiums	996.11
Reinsurance	876.41
Gross liabilities, except capital and surplus.....	<u>\$126,354.14</u>
Paid-up capital	\$200,000.00
Surplus beyond all liabilities.....	46,349.04
Surplus as regards policy-holders.....	<u>246,349.04</u>
Total liabilities, including capital and surplus.....	<u><u>\$372,703.18</u></u>

INCOME.

Cash received for gross premiums.....	\$275,320.17
Deduct reinsurance, rebate, and return premiums.....	92,743.09
Net cash received for premiums—all fire.....	<u>\$182,577.08</u>
Interest and dividends from all sources.....	7,867.28
Income from all other sources.....	15,335.25
Gross cash income	<u>\$205,779.61</u>

EXPENDITURES.

Gross amount paid for losses.....	\$165,447.08
Deduct salvage and reinsurance.....	33,017.32
Net amount paid for losses—all fire.....	<u>\$132,429.76</u>
Commissions and brokerage.....	37,183.71
Salaries and fees of officers and employees.....	15,208.54
State and local taxes.....	7,523.04
Rents	1,638.61
All other payments and expenditures.....	10,105.42
Gross cash expenditures	<u><u>\$204,089.08</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$17,062,535.00	\$190,949.37
Written or renewed during the year.....	23,562,780.00	275,257.63
Total	<u>\$40,625,315.00</u>	<u>\$466,207.00</u>
Deduct risks expired or terminated.....	17,713,081.00	204,143.25
In force at the end of the year.....	\$22,912,234.00	\$262,063.75
Deduct amount reinsured.....	3,964,878.00	51,643.94
Net amount in force Dec. 31, 1901....	<u><u>\$18,947,356.00</u></u>	<u><u>\$210,419.81</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$133,526.14
Company's stock owned by the directors, at par value....	3,500.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$36,450.00
Premiums received	448.71
Losses paid	442.07
Losses incurred	442.07

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

Incorporated April 14, 1794. Commenced business, 1792.

CHARLES PLATT, *President.*GREVILLE E. FRYER, *Secretary.*

CASH CAPITAL, \$3,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$858,462.90
Loans on mortgages of real estate (first liens).....	1,447,623.80
Interest due and accrued thereon.....	10,543.05
Market value of stocks and bonds.....	5,328,985.00
Loans on collateral securities.....	77,500.00
Cash deposited in bank.....	1,147,601.51
Gross premiums in course of collection, less \$36,000.00 for commissions, etc.	266,000.00

Bills receivable, not matured, taken for premiums.....	\$40,128.74
Due for reinsurance on losses paid.....	14,909.92
Book accounts	19,887.39
Agents' debit balances	531,836.19
	<hr/>
Gross assets	\$10,043,478.50
Deduct ledger liabilities	22,988.61
	<hr/>
Total assets	\$10,020,489.89

ITEMS NOT ADMITTED.

Bills receivable, past due	\$280.00
	<hr/>
Total admitted assets	\$10,020,209.89

LIABILITIES.

Net amount of unpaid losses.....	\$716,500.00
Unearned premiums at 50 per cent on fire risks.....	\$3,455,259.82
Unearned premiums at 100 per cent on marine risks....	312,251.23
	<hr/>
Total unearned premiums.....	3,767,511.07
Reclaimable on perpetual fire policies.....	769,243.60
	<hr/>
Gross liabilities, except capital and surplus.....	\$5,253,254.67
Paid-up capital	\$3,000,000.00
Surplus beyond all liabilities	1,767,235.22
	<hr/>
Surplus as regards policy-holders.....	4,767,235.22
	<hr/>
Total liabilities, including capital and surplus.....	\$10,020,489.89
	<hr/> <hr/>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$5,912,685.38	\$2,161,864.31
Deduct reinsurance, rebate, and return premiums	1,220,832.96	414,724.42
	<hr/>	<hr/>
Net cash received for premiums.....	\$4,691,852.42	\$1,747,139.89
	<hr/> <hr/>	<hr/> <hr/>
		\$6,438,992.31
Received for interest on mortgage and collateral loans....		91,726.35
Interest and dividends from all other sources.....		228,109.53
Income from all other sources.....		65,198.40
Deposit premiums received on perpetual fire risks, \$21,196.60.		
		<hr/>
Gross cash income		\$6,824,026.59

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$3,061,524.56	\$1,351,709.42
Deduct salvage and reinsurance.....	247,205.31	370,451.48
Net amount paid for losses.....	<u>\$2,814,319.25</u>	<u>\$981,257.94</u>
		\$3,795,577.19
Dividends paid stockholders.....		360,000.00
Commissions and brokerage.....		1,265,586.42
Salaries and fees of officers and employees.....		398,292.81
State and local taxes.....		189,406.85
Rents		20,701.08
All other payments and expenditures.....		309,029.29
Deposit premiums returned on perpetual fire risks, \$16,577.28.		
Gross cash expenditures		<u>\$6,338,593.64</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$670,469,812.00	\$6,600,807.31
Written or renewed during the year....	570,135,310.00	5,907,685.38
Total	<u>\$1,240,605,122.00</u>	<u>\$12,508,492.69</u>
Deduct risks expired or terminated.....	584,762,450.00	5,162,050.47
In force at the end of the year.....	\$655,842,672.00	\$7,346,442.22
Deduct amount reinsured	40,716,817.00	435,922.57
Net amount in force Dec. 31, 1901....	<u>\$615,125,855.00</u>	<u>\$6,910,519.65</u>
Perpetual risks in force.....	<u>\$33,504,812.93</u>	<u>\$846,217.72</u>
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$5,245,841.00	\$235,708.40
Written or renewed during the year.....	362,058,660.00	2,152,564.31
Total	<u>\$367,304,501.00</u>	<u>\$2,388,272.71</u>
Deduct risks expired or terminated.....	362,052,474.00	2,076,021.46
Net amount in force	<u>\$5,252,027.00</u>	<u>\$312,251.25</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	\$3,953,755.19
Company's stock owned by the directors, at par value....	88,110.00

Dividends declared during the year (12 per cent).....	\$360,000.00
Amount loaned to officers and directors.....	7,700.00
Amount loaned to stockholders not officers.....	63,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,300.00	\$46,569.38
Virginia	56,180.00	35,361.95
Oregon	60,000.00	14,771.36
New Mexico	10,360.00	11,352.50
Canada	124,320.00	85,386.85

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$4,709,452.00
Premiums received	67,451.49
Losses paid	45,655.00
Losses incurred	53,862.18

LAFAYETTE FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 10, 1897. Commenced business February 11, 1897.

ALLEN W. ADAMS, *President*.EDWARD H. BETTS, *Secretary*.

CASH CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$341,900.00
Cash deposited in bank.....	64,627.03
Interest due and accrued.....	3,158.33
Gross premiums in course of collection, less \$27,167.97 for commissions, etc.	81,503.93
Gross assets	\$491,189.29

LIABILITIES.

Net amount of unpaid losses.....	\$24,946.64
Uncarned premiums at fifty per cent of gross premiums..	242,641.48
Reinsurance	1,399.67
Gross liabilities, except capital and surplus.....	\$268,987.79

Paid-up capital	\$200,000.00	
Surplus beyond all liabilities	22,201.50	
		<hr/>
Surplus as regards policy-holders.....		\$222,201.50
		<hr/>
Total liabilities, including capital and surplus.....		<u>\$491,189.29</u>

INCOME.

Cash received for gross premiums.....	\$515,647.92	
Deduct reinsurance, rebate, and return premiums.....	106,968.18	
		<hr/>
Net cash received for premiums—all fire.....		\$408,679.74
Interest and dividends from all sources.....		9,599.13
		<hr/>
Gross cash income		\$418,278.87

EXPENDITURES.

Gross amount paid for losses.....	\$234,687.48	
Deduct salvage and reinsurance.....	9,157.66	
		<hr/>
Net amount paid for losses—all fire.....		\$225,529.82
Commissions and brokerage		123,837.43
Salaries and fees of officers and employees.....		2,055.00
State and local taxes		5,671.10
All other payments and expenditures.....		1,754.16
		<hr/>
Gross cash expenditures		<u>\$358,847.51</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$24,589,692.00	\$277,196.81
Written or renewed during the year.....	46,942,914.00	581,520.13
		<hr/>
Total	\$71,532,606.00	\$858,716.94
Deduct risks expired or terminated.....	30,835,586.00	362,877.91
		<hr/>
In force at the end of the year.....	\$40,697,020.00	\$495,839.03
Deduct amount reinsured	1,121,208.00	11,556.08
		<hr/>
Net amount in force Dec. 31, 1901.....	<u>\$39,575,812.00</u>	<u>\$484,282.95</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$234,887.36
Company's stock owned by the directors, at par value....	113,200.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$146,443.00
Premiums received	2,331.40
Losses paid	175.08
Losses incurred	225.08

MERCANTILE FIRE AND MARINE INSURANCE
COMPANY.

BOSTON, MASS.

Incorporated February 11, 1823. Commenced business May, 1823.

GEORGE R. ROGERS, *President*.JAMES SIMPSON, *Secretary*.

CASH CAPITAL, \$400,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	\$184,100.00
Interest due and accrued thereon.....	1,374.65
Market value of stocks and bonds.....	419,394.00
Loans on collateral securities.....	40,000.00
Cash in company's office	5,527.00
Cash deposited in bank.....	34,955.92
Interest due and accrued	3,301.48
Gross premiums in course of collection, less \$10,484.99 for commissions	64,253.70
Premiums more than three months due, \$1,572.09.	
Gross assets	\$752,906.75

LIABILITIES.

Net amount of unpaid losses.....	\$27,773.16
Unearned premiums at fifty per cent of gross premiums..	174,817.81
Due and accrued for salaries, rent, and incidental expenses	2,418.13
Return premiums	6,133.80
Reinsurance	4,751.75
Gross liabilities, except capital and surplus.....	\$215,894.65
Paid-up capital	\$400,000.00
Surplus beyond all liabilities.....	137,012.10
Surplus as regards policy-holders.....	537,012.10
Total liabilities, including capital and surplus.....	\$752,906.75

INCOME.

Cash received for gross premiums.....	\$443,089.17	
Deduct reinsurance, rebate, and return premiums.....	222,923.49	
Net cash received for premiums—all fire.....		\$220,165.68
Received for interest on mortgages.....		6,987.66
Interest and dividends from all other sources.....		13,450.26
Income from all other sources.....		96,189.37
Gross cash income.....		<u>\$336,792.97</u>

EXPENDITURES.

Net amount paid for losses—all fire.....	\$125,333.96
Dividends paid stockholders	16,000.00
Commissions and brokerage.....	62,838.74
Salaries and fees of officers and employees.....	24,021.97
State and local taxes	7,267.40
Rents	4,094.87
All other payments and expenditures.....	18,020.84
Gross cash expenditures	<u>\$257,577.78</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$37,724,452.00	\$396,259.13
Written or renewed during the year.....	44,107,447.00	489,569.25
Total	<u>\$81,831,899.00</u>	<u>\$885,828.38</u>
Deduct risks expired or terminated.....	29,589,796.00	310,639.57
In force at the end of the year.....	\$52,242,103.00	\$575,188.81
Deduct amount reinsured	22,169,773.00	225,553.17
Net amount in force Dec. 31, 1901.....	<u>\$30,072,330.00</u>	<u>\$349,635.64</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$136,286.00
Company's stock owned by the directors, at par value....	146,900.00
Dividends declared during the year (4 per cent).....	16,000.00
Amount loaned to officers and directors.....	14,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$525,527.00
Premiums received	5,250.84
Losses paid	3,587.83
Losses incurred	2,156.36

THE MERCHANTS INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 18, 1858. Commenced business April 18, 1858.

G. LEE STOUT, *President*.WILLIAM H. GUERIN, *Secretary*.

CASH CAPITAL, \$400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$203,915.65
Loans on mortgages of real estate (first liens).....	300,700.00
Interest due and accrued thereon.....	3,908.07
Market value of stocks and bonds.....	545,950.00
Cash in company's office.....	2,735.31
Cash deposited in bank.....	44,156.00
Interest due and accrued.....	1,945.00
Gross premiums in course of collection, less \$22,986.68 for commissions, etc.	118,305.31
Rents due and accrued	487.33
Due for reinsurance on losses paid.....	1,785.44
All other assets	6,145.36
Premiums more than three months due, \$3,782.80.	
Gross assets	\$1,230,033.47

ITEMS NOT ADMITTED.

Suspense account	\$1,028.74
Total assets	\$1,229,004.73

LIABILITIES.

Net amount of unpaid losses.....	\$95,256.37
Unearned premiums at fifty per cent of gross premiums..	535,173.28
Due and accrued for salaries, rent, and incidental expenses	11,177.20
Return premiums	21,488.31
Reinsurance	7,390.42
Gross liabilities, except capital and surplus.....	\$673,485.58
Paid-up capital	\$400,000.00
Surplus beyond all liabilities	155,519.15
Surplus as regards policy-holders.....	555,519.15
Total liabilities, including capital and surplus.....	\$1,229,004.73

INCOME.

Cash received for gross premiums.....	\$1,109,038.09	
Deduct reinsurance, rebate, and return premiums.....	423,240.88	
Net cash received for premiums—all fire.....		\$685,797.21
Received for interest on mortgages.....		15,053.74
Interest and dividends from all other sources.....		31,016.16
Income from all other sources.....		41,176.15
Gross cash income		<u>\$773,043.26</u>

EXPENDITURES.

Gross amount paid for losses	\$590,467.49	
Deduct salvage and reinsurance.....	63,618.23	
Net amount paid for losses—all fire.....		\$526,849.26
Dividends paid stockholders.....		24,000.00
Commissions and brokerage		127,604.62
Salaries and fees of officers and employees.....		107,402.52
State and local taxes		42,267.63
Rents		5,545.00
All other payments and expenditures.....		42,861.67
Gross cash expenditures		<u><u>\$876,530.70</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$157,642,974.00	\$1,562,232.38
Written or renewed during the year.....	97,011,799.00	1,089,389.00
Total	<u>\$254,654,773.00</u>	<u>\$2,651,621.38</u>
Deduct risks expired or terminated.....	112,670,915.00	1,313,557.76
In force at the end of the year.....	\$141,983,858.00	\$1,338,063.62
Deduct amount reinsured	33,027,439.00	261,717.05
Net amount in force Dec. 31, 1901.....	<u><u>\$108,956,419.00</u></u>	<u><u>\$1,076,346.57</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$528,074.75
Company's stock owned by the directors, at par value....	79,625.00
Dividends declared during the year (6 per cent).....	24,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$54,250.00	\$12,154.38

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$529,239.00
Premiums received	8,056.98
Losses paid	2,480.21
Losses incurred	3,098.71

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 4, 1869. Commenced business December 1, 1871.

JAMES NICHOLS, *President.*

B. R. STILLMAN, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$399,053.32
Loans on mortgages of real estate (first liens).....	647,715.00
Market value of stocks and bonds.....	3,627,469.00
Cash in company's office.....	667.73
Cash deposited in bank	319,574.00
Gross premiums in course of collection, less \$84,779.42 for commissions, etc.	185,220.58
Agents' debit balances secured	244,737.37
Gross assets	\$5,424,437.00

LIABILITIES.

Net amount of unpaid losses.....	\$362,677.55
Unearned premiums at fifty per cent of gross premiums..	2,410,644.40
Contingent reserve	25,000.00
Gross liabilities, except capital and surplus.....	\$2,798,321.95

Paid-up capital	\$1,000,000.00	
Surplus beyond all liabilities.....	1,626,115.05	
	<hr/>	
Surplus as regards policy-holders.....		\$2,626,115.05
Total liabilities, including capital and surplus.....		<u>\$5,424,437.00</u>

INCOME.

Cash received for gross premiums.....	\$4,704,779.88	
Deduct reinsurance, rebate, and return premiums.....	1,240,854.97	
	<hr/>	
Net cash received for premiums—all fire.....		\$3,463,924.91
Received for interest on mortgages		39,628.00
Interest and dividends from all other sources.....		153,302.10
Income from all other sources.....		15,619.35
		<hr/>
Gross cash income		\$3,672,474.36

EXPENDITURES.

Gross amount paid for losses.....	\$2,159,108.69	
Deduct salvage and reinsurance.....	407,228.25	
	<hr/>	
Net amount paid for losses—all fire.....		\$1,751,880.44
Dividends paid stockholders.....		120,000.00
Commissions and brokerage		651,599.21
Salaries and fees of officers and employees.....		207,625.59
State and local taxes		115,088.22
All other payments and expenditures.....		378,864.93
		<hr/>
Gross cash expenditures		<u>\$3,225,058.39</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$470,251,802.00	\$4,611,944.44
Written or renewed during the year.....	520,605,644.00	4,794,779.88
	<hr/>	
Total	\$990,857,446.00	\$9,406,724.32
Deduct risks expired or terminated.....	391,259,277.00	3,719,379.20
	<hr/>	
In force at the end of the year.....	\$599,598,169.00	\$5,687,345.12
Deduct amount reinsured	92,930,104.00	866,056.31
	<hr/>	
Net amount in force Dec. 31, 1901.....	<u>\$506,668,065.00</u>	<u>\$4,821,288.81</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$1,867,068.12
Company's stock owned by the directors, at par value....	93,700.00
Dividends declared during the year (12 per cent).....	120,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$50,000.00	\$29,648.64
Georgia	11,000.00	25,938.24
Oregon	61,500.00	20,367.79
New Mexico	10,000.00	9,325.06

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,728,414.00
Premiums received	20,094.17
Losses paid	14,340.87
Losses incurred	15,224.77

NATIONAL-STANDARD INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February 14, 1896. Commenced business February 20, 1896.

R. BLEECKER RATHBONE, *President.*

EMIL G. PIEPER, *Secretary.*

CASH CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$423,650.00
Cash deposited in bank	101,427.79
Interest due and accrued	1,083.33
Gross premiums in course of collection, less \$17,972.05 for commissions, etc.	76,432.02
Gross assets	\$602,593.14

LIABILITIES.

Net amount of unpaid losses	\$35,581.00
Unearned premiums at fifty per cent of gross premiums..	212,263.23

Return premiums		\$10,675.31
Reinsurance		24,488.58
Gross liabilities, except capital and surplus.....		<u>\$283,008.12</u>
Paid-up capital	\$200,000.00	
Surplus beyond all liabilities	119,585.02	
Surplus as regards policy-holders.....		<u>319,585.02</u>
Total liabilities, including capital and surplus.....		<u><u>\$602,593.14</u></u>

INCOME.

Cash received for gross premiums.....	\$626,019.97	
Deduct reinsurance, rebate, and return premiums.....	221,071.70	
Net cash received for premiums—all fire.....		\$404,948.27
Interest and dividends from all sources.....		<u>13,242.11</u>
Gross cash income		\$418,190.38

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$285,912.61	\$55.20	
Deduct salvage and reinsurance.....	69,125.93	66.71	
Net amount paid for losses.....	<u>\$216,786.68</u>	<u>—\$11.51</u>	
			\$216,775.17
Dividends paid stockholders			24,000.00
Commissions and brokerage			121,768.18
Salaries and fees of officers and employees.....			3,215.00
State and local taxes			11,017.41
All other payments and expenditures			<u>3,147.64</u>
Gross cash expenditures			<u><u>\$379,923.40</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$31,932,641.00	\$344,531.78
Written or renewed during the year.....	56,024,251.00	661,912.96
Total	<u>\$87,956,892.00</u>	<u>\$1,006,444.74</u>
Deduct risks expired or terminated.....	40,177,398.00	460,551.13
In force at the end of the year.....	<u>\$47,779,494.00</u>	<u>\$545,893.61</u>
Deduct amount reinsured	10,549,003.00	121,347.13
Net amount in force Dec. 31, 1901.....	<u><u>\$37,230,491.00</u></u>	<u><u>\$424,546.48</u></u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$234,421.17
Company's stock owned by the directors, at par value....	92,000.00
Dividends declared during the year (6 per cent).....	24,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$64,444.00
Premiums received	963.31
Losses paid	13.37
Losses incurred	13.37

 NIAGARA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July, 1850. Commenced business August, 1850.

HAROLD HERRICK, *President.*GEORGE W. DEWEY, *Secretary.*

 CASH CAPITAL, \$500,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	\$328,926.49
Interest due and accrued thereon.....	6,347.26
Market value of stocks and bonds.....	2,377,475.00
Cash in company's office	636.96
Cash deposited in bank	211,464.44
Interest due and accrued	4,324.99
Gross premiums in course of collection.....	265,420.14
Gross assets	\$3,194,595.28
Deduct ledger liabilities	2,171.67
Total assets	\$3,192,423.61

ITEMS NOT ADMITTED.

Agents' debit balances unsecured.....	\$2,018.96
Bills receivable, past due.....	12,625.00
Total items not admitted	\$14,643.96
Total admitted assets	\$3,177,779.65

LIABILITIES.

Net amount of unpaid losses.....	\$205,481.66
Unearned premiums at fifty per cent of gross premiums..	1,443,242.01
Reinsurance	16,978.23
Gross liabilities, except capital and surplus.....	<u>\$1,665,701.90</u>
Paid-up capital	\$500,000.00
Surplus beyond all liabilities	1,012,077.75
Surplus as regards policy-holders	<u>1,512,077.75</u>
Total liabilities, including capital and surplus.....	<u><u>\$3,177,779.65</u></u>

INCOME.

Cash received from gross premiums.....	\$2,468,874.39
Deduct reinsurance, rebate, and return premiums.....	<u>621,341.45</u>
Net cash received for premiums—all fire.....	\$1,847,532.94
Received for interest on mortgages.....	12,255.76
Interest and dividends from all other sources.....	90,602.93
Income from all other sources.....	<u>215,866.48</u>
Gross cash income	<u>\$2,166,258.13</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,441,971.65
Deduct salvage and reinsurance.....	<u>292,311.56</u>
Net amount paid for losses—all fire.....	\$1,149,660.09
Dividends paid stockholders	50,000.00
Commissions and brokerage.....	367,748.38
Salaries and fees of officers and employees.....	157,846.21
State and local taxes	53,168.44
Rents	18,866.47
All other payments and expenditures	<u>123,922.96</u>
Gross cash expenditures	<u><u>\$1,921,212.55</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$327,460,221.00	\$3,062,456.68
Written or renewed during the year.....	<u>237,773,080.00</u>	<u>2,525,860.12</u>
Total	\$565,233,301.00	\$5,588,316.80
Deduct risks expired or terminated.....	<u>225,261,026.00</u>	<u>2,308,436.62</u>
In force at the end of the year.....	\$339,972,275.00	\$3,279,880.18
Deduct amount reinsured	<u>44,488,521.00</u>	<u>393,396.15</u>
Net amount in force Dec. 31, 1901....	<u><u>\$295,483,754.00</u></u>	<u><u>\$2,886,484.03</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,182,313.06
Company's stock owned by the directors, at par value....	161,350.00
Dividends declared during the year (10 per cent).....	50,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,200.00	\$2,821.18
Virginia	28,000.00	7,866.27
Oregon	69,500.00	405.50
New Mexico	11,500.00	.....

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,488,884.00
Premiums received	24,793.16
Losses paid	10,010.18
Losses incurred	10,817.78

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 28, 1867. Commenced business January, 1872.

A. G. McILWAINE, JR., *President.*JAMES WYPER, *Secretary.*

CASH CAPITAL. \$500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$78,925.21
Loans on mortgages of real estate (first liens).....	120,900.00
Interest due and accrued thereon.....	3,744.16
Market value of stocks and bonds.....	1,704,397.12
Cash in company's office	2,938.98
Cash deposited in bank.....	99,852.77
Interest due and accrued	22,627.97
Gross premiums in course of collection, less \$36,402.39 for commissions, etc.	123,498.99
Due for reinsurance on losses paid.....	1,677.24
Bills receivable, not matured, taken for premiums.....	44.00

Agents' debit balances	\$714.61
All other assets	5,000.00
Premiums more than three months due, \$1,017.24.	
Gross assets	<u>\$2,164,321.05</u>

LIABILITIES.

Net amount of unpaid losses.....	\$138,451.28
Unearned premiums at fifty per cent of gross premiums	806,737.23
Return premiums	225.61
Reinsurance	<u>4,919.34</u>
Gross liabilities, except capital and surplus.....	\$950,333.46
Paid-up capital	\$500,000.00
Surplus beyond all liabilities.....	<u>713,987.59</u>
Surplus as regards policy-holders.....	1,213,987.59
Total liabilities, including capital and surplus.....	<u><u>\$2,164,321.05</u></u>

INCOME.

Cash received for gross premiums.....	\$1,564,737.56
Deduct reinsurance, rebate, and return premiums.....	<u>503,905.56</u>
Net cash received for premiums—all fire.....	\$1,060,832.00
Received for interest on mortgages.....	9,753.38
Interest and dividends from all other sources.....	70,651.53
Income from all other sources.....	<u>3,394.69</u>
Gross cash income	\$1,144,631.65

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$961,696.72	\$10,651.14
Deduct salvage and reinsurance.....	<u>153,192.51</u>	<u>5,374.79</u>
Net amount paid for losses.....	<u><u>\$808,504.21</u></u>	<u><u>\$5,276.35</u></u>
		\$813,780.56
Commissions and brokerage		233,882.09
Salaries and fees of officers and employees.....		79,644.00
State and local taxes		32,712.51
Rents		6,643.80
All other payments and expenditures.....		<u>101,415.31</u>
Gross cash expenditures		<u><u>\$1,268,078.27</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$207,441,540.00	\$2,043,414.64
Written or renewed during the year.....	127,054,015.00	1,518,844.01
Total	\$334,495,555.00	\$3,562,258.65
Deduct risks expired or terminated.....	164,043,732.00	1,674,804.11
In force at the end of the year.....	\$170,451,823.00	\$1,887,454.54
Deduct amount reinsured	29,505,472.00	273,980.08
Net amount in force Dec. 31, 1901.....	\$140,946,351.00	\$1,613,474.46

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$417,975.00	\$6,733.87
Written or renewed during the year.....	.....	.....
Total	\$417,975.00	\$6,733.87
Deduct risks expired or terminated.....	417,975.00	6,733.87
In force at the end of the year.....	.....	.....

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$740,691.31
Company's stock owned by the directors, at par value....	3,000.00
Amounts deposited for the exclusive protection of policy- holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$28,570.67	\$10,112.89
Georgia	11,300.00	15,899.21
New Mexico	10,000.00	6,375.00
Oregon	45,000.00	6,630.33

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,025,941.00
Premiums received	14,590.09
Losses paid	12,714.20
Losses incurred	9,869.20

PELICAN ASSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 7, 1899. Commenced business May 1, 1899.

A. D. IRVING, *President.*

L. P. BAYARD, *Secretary.*

CASH CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$363,746.10
Cash in company's office	1,611.83
Cash deposited in bank	29,974.23
Interest due and accrued.....	3,041.92
Gross premiums in course of collection, less \$7,660.57 for commissions, etc.	25,489.10
Due for reinsurance on losses paid.....	1,642.64
	<hr/>
Gross assets	\$425,505.82

LIABILITIES.

Net amount of unpaid losses.....	\$24,404.00
Unearned premiums at fifty per cent of gross premiums..	102,907.21
Return premiums	6,013.79
Reinsurance	2,473.00
	<hr/>
Gross liabilities, except capital and surplus.....	\$135,798.00
Paid-up capital	\$200,000.00
Surplus beyond all liabilities	89,707.82
	<hr/>
Surplus as regards policy-holders.....	289,707.82
	<hr/>
Total liabilities, including capital and surplus.....	\$425,505.82
	<hr/> <hr/>

INCOME.

Cash received for gross premiums.....	\$268,028.94
Deduct reinsurance, rebate, and return premiums.....	74,432.61
	<hr/>
Net cash received for premiums—all fire.....	\$193,596.33
Interest and dividends from all sources.....	10,397.69
	<hr/>
Gross cash income	\$203,994.02

EXPENDITURES.

Gross amount paid for losses.....	\$95,949.24	
Deduct salvage and reinsurance.....	9,512.45	
Net amount paid for losses—all fire		\$86,436.79
Commissions and brokerage		50,228.56
Salaries and fees of officers and employees.....		4,580.04
State and local taxes		5,769.47
All other payments and expenditures.....		9,792.63
Gross cash expenditures.....		<u>\$156,807.49</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$17,296,131.00	\$158,096.81
Written or renewed during the year.....	26,407,020.00	273,763.71
Total	<u>\$43,703,151.00</u>	<u>\$431,860.52</u>
Deduct risks expired or terminated.....	18,519,449.00	188,859.26
In force at the end of the year.....	<u>\$25,183,702.00</u>	<u>\$243,001.26</u>
Deduct amount reinsured	4,550,454.00	37,186.83
Net amount in force Dec. 31, 1901....	<u>\$20,633,248.00</u>	<u>\$205,814.43</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$95,628.79
Company's stock owned by the directors, at par value...	6,500.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$43,322.00
Premiums received	662.71
Losses paid	381.26
Losses incurred	381.26

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825. Commenced business April, 1825.

R. DALE BENSON, *President*.W. GARDNER CROWELL, *Secretary*.

CASH CAPITAL, \$400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$209,500.00
Loans on mortgages of real estate (first liens).....	738,633.33
Interest due and accrued thereon.....	6,918.01
Market value of stocks and bonds.....	3,908,826.00
Loans on collateral securities	107,700.00
Cash in company's office	212.45
Cash deposited in bank.....	129,926.60
Interest due and accrued	797.61
Gross premiums in course of collection, less \$4,000.00 for commissions, etc.	338,149.54
Gross assets	<u>\$5,440,663.54</u>

LIABILITIES.

Net amount of unpaid losses	\$229,333.54
Unearned premiums at fifty per cent of gross premiums..	1,822,617.84
Reclaimable on perpetual fire policies	862,904.74
Gross liabilities, except capital and surplus.....	<u>\$2,914,856.12</u>
Paid-up capital	\$400,000.00
Surplus beyond all liabilities	<u>2,125,807.42</u>
Surplus as regards policy-holders.....	<u>2,525,807.42</u>
Total liabilities, including capital and surplus.....	<u><u>\$5,440,663.54</u></u>

INCOME.

Cash received for gross premiums.....	\$2,957,741.65
Deduct reinsurance, rebate, and return premiums.....	<u>800,828.23</u>
Net cash received for premiums—all fire.....	\$2,156,913.42
Received for interest on mortgage and collateral loans..	46,827.26

Interest and dividends from all other sources.....	\$170,935.80
Income from all other sources.....	15,339.36
Deposit premiums received on perpetual risks, \$35,918.45.	
Gross cash income	<u>\$2,390,015.84</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,620,823.01
Deduct salvage and reinsurance.....	171,799.20
Net amount paid for losses—all fire.....	<u>\$1,449,023.81</u>
Dividends paid stockholders	100,000.00
Commissions and brokerage	503,016.93
Salaries and fees of officers and employees.....	94,916.00
State and local taxes	71,693.24
All other payments and expenditures	127,460.27
Deposit premiums returned on perpetual risks, \$20,506.86.	
Gross cash expenditures	<u><u>\$2,346,110.25</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$389,275,537.00	\$3,668,003.23
Written or renewed during the year.....	269,343,016.00	3,010,797.41
Total	<u>\$658,618,553.00</u>	<u>\$6,678,800.64</u>
Deduct risks expired or terminated.....	247,716,459.00	2,568,112.45
In force at the end of the year.....	<u>\$410,902,094.00</u>	<u>\$4,110,688.19</u>
Deduct amount reinsured	51,669,416.00	465,452.51
Net amount in force Dec. 31, 1901....	<u><u>\$359,232,678.00</u></u>	<u><u>\$3,645,235.68</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,477,438.33
Company's stock owned by the directors, at par value..	55,400.00
Dividends declared during the year (25 per cent).....	100,000.00
Amount loaned to stockholders not officers.....	4,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,200.00	\$45,090.00
Virginia	22,400.00	27,412.00
Oregon	54,000.00	13,840.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$609,620.00
Premiums received	8,550.50
Losses paid	8,506.36
Losses incurred	9,306.36

 PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated September 10, 1853. Commenced business September 10, 1853.

GEORGE P. SHELDON, *President*.WILLIAM A. WRIGHT, *Secretary*.

 CASH CAPITAL, \$1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$568,000.00
Loans on mortgages of real estate (first liens).....	70,600.00
Interest due and accrued thereon.....	1,146.64
Market value of stocks and bonds.....	4,987,809.00
Loans on collateral securities.....	77,500.00
Cash deposited in bank	613,154.54
Interest due and accrued	5,266.66
Gross premiums in course of collection, less \$6,819.79 for commissions, etc.	38,645.49
Rents due and accrued	2,653.26
Agents' debit balances	538,474.25
Gross assets	\$6,903,249.84
Deduct ledger liabilities	1,484.75
Total assets	\$6,901,765.09

 LIABILITIES.

Net amount of unpaid losses.....	\$346,184.37
Unearned premiums at fifty per cent of gross premiums	3,667,913.42
Due and accrued for salaries, rent, and incidental expenses	2,485.17
Return premiums	1,696.27
Reinsurance	2,189.54
Gross liabilities, except capital and surplus.....	\$4,020,468.77

Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities	1,881,296.32
	<hr/>
Surplus as regards policy-holders	\$2,881,296.32
	<hr/>
Total liabilities, including capital and surplus.....	<u><u>\$6,901,765.09</u></u>

INCOME.

Cash received for gross premiums.....	\$5,668,476.81
Deduct reinsurance, rebate, and return premiums.....	974,711.67
	<hr/>
Net cash received for premiums—all fire.....	\$4,693,765.14
Received for interest on mortgage and collateral loans...	7,920.53
Interest and dividends from all other sources.....	133,579.07
Income from all other sources.....	117,997.69
	<hr/>
Gross cash income	\$4,953,262.43

EXPENDITURES.

Gross amount paid for losses.....	\$2,628,134.66
Deduct salvage and reinsurance.....	241,085.87
	<hr/>
Net amount paid for losses—all fire.....	\$2,387,048.79
Dividends paid stockholders	100,000.00
Commissions and brokerage	931,801.41
Salaries and fees of officers and employees.....	347,106.79
State and local taxes	113,105.23
Rents	39,172.23
All other payments and expenditures	358,661.44
	<hr/>
Gross cash expenditures	<u><u>\$4,276,895.89</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$577,104,255.00	\$6,381,783.71
Written or renewed during the year.....	513,614,000.00	5,679,627.70
	<hr/>	<hr/>
Total	\$1,090,718,255.00	\$12,061,411.41
Deduct risks expired or terminated.....	384,186,210.00	4,310,819.26
	<hr/>	<hr/>
In force at the end of the year.....	\$706,532,045.00	\$7,750,592.15
Deduct amount reinsured	39,521,614.00	414,765.31
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901.....	<u><u>\$667,010,431.00</u></u>	<u><u>\$7,335,826.84</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$2,494,617.66
Company's stock owned by the directors, at par value....	157,650.00
Dividends declared during the year (10 per cent).....	100,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value</i>	
	<i>of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$100,000.00	\$45,687.61
Georgia	11,200.00	82,608.93
Canada	112,000.00	93,712.00
Oregon	56,000.00	5,741.95

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,545,316.00
Premiums received	14,741.65
Losses paid	7,953.05
Losses incurred	8,714.29

 PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1854. Commenced business June, 1854.

D. W. C. SKILTON, *President.*EDWARD MILLIGAN, *Secretary.*

 CASH CAPITAL, \$2,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$460,195.82
Loans on mortgages of real estate (first liens).....	89,074.93
Interest due and accrued thereon.....	2,424.10
Market value of stocks and bonds.....	4,468,190.00
Loans on collateral securities.....	29,000.00
Cash in company's office.....	5,023.98
Cash deposited in bank.....	326,887.51
Interest due and accrued	37,316.00
Gross premiums in course of collection, less \$62,416.74 for commissions, etc.	249,667.00
Rents due and accrued	4,499.96

Due for reinsurance on losses paid.....	\$301.16
Agents' debit balances secured	281,094.26
Gross assets	\$5,953,674.72
Deduct ledger liabilities	230.27
Total assets	\$5,953,444.45

LIABILITIES.

Net amount of unpaid losses.....	\$454,788.57
Unearned premiums at fifty per cent of gross premiums..	2,301,378.38
Gross liabilities, except capital and surplus.....	\$2,756,166.95
Paid-up capital	\$2,000,000.00
Surplus beyond all liabilities	1,197,277.50
Surplus as regards policy-holders.....	3,197,277.50
Total liabilities, including capital and surplus.....	\$5,953,444.45

INCOME.

Cash received for gross premiums.....	\$3,771,844.79
Deduct reinsurance, rebate, and return premiums.....	554,026.68
Net cash received for premiums—all fire.....	\$3,217,818.11
Received for interest on mortgage and collateral loans....	5,388.71
Interest and dividends from all other sources.....	249,528.83
Income from all other sources.....	28,966.04
Gross cash income	\$3,501,701.69

EXPENDITURES.

Gross amount paid for losses.....	\$1,824,572.99
Deduct salvage and reinsurance.....	117,828.30
Net amount paid for losses—all fire.....	\$1,706,744.69
Dividends paid stockholders	280,000.00
Commissions and brokerage	637,337.49
Salaries and fees of officers and employees.....	186,339.47
State and local taxes	86,719.73
Rents	12,342.99
All other payments and expenditures.....	319,008.22
Gross cash expenditures	\$3,228,492.59

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$411,549,798.00	\$4,270,228.84
Written or renewed during the year.....	385,018,845.00	3,771,844.79
Total	\$796,568,643.00	\$8,042,073.63
Deduct risks expired or terminated.....	325,222,760.00	3,208,934.31
In force at the end of the year.....	\$471,345,883.00	\$4,833,139.32
Deduct amount reinsured	20,321,340.00	230,382.55
Net amount in force Dec. 31, 1901.....	<u>\$451,024,543.00</u>	<u>\$4,602,756.77</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,921,766.00
Company's stock owned by the directors, at par value....	65,100.00
Dividends declared during the year (14 per cent).....	280,000.00
Amount loaned to officers and directors.....	50,000.00
Amount loaned to stockholders not officers.....	59,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$56,000.00	\$14,928.34
Georgia	11,650.00	47,727.20
Canada	204,400.00	99,689.03

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,439,795.00
Premiums received	19,180.85
Losses paid	12,788.06
Losses incurred	13,616.37

PROVIDENCE-WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated, 1799. Commenced business, 1799.

J. H. DE WOLF, *President*.E. L. WATSON, *Secretary*.

CASH CAPITAL, \$500,000.00.

ASSETS.

Market value of stocks and bonds	\$1,784,935.00
Cash in company's office	1,748.02
Cash deposited in bank	118,477.42
Interest due and accrued	8,353.62
Gross premiums in course of collection.....	240,958.83
Bills receivable, not matured, taken for premiums.....	33,978.61
Premiums more than three months due, \$1,670.56.	
Gross assets	<u>\$2,188,451.50</u>

ITEMS NOT ADMITTED.

Bills receivable, past due	\$140.00
Total admitted assets	<u>\$2,188,311.50</u>

LIABILITIES.

Net amount of unpaid losses	\$292,493.73
Unearned premiums at 50 per cent on fire and inland risks \$922,466.30	
Unearned premiums at 100 per cent on marine risks.... 57,065.32	
Total unearned premiums	<u>979,531.62</u>
Gross liabilities, except capital and surplus.....	\$1,272,025.35
Paid-up capital	\$500,000.00
Surplus beyond all liabilities	<u>416,286.15</u>
Surplus as regards policy-holders.....	916,286.15
Total liabilities, including capital and surplus.....	<u><u>\$2,188,311.50</u></u>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$1,769,333.42	\$681,152.93
Deduct reinsurance, rebate, and return premiums	526,434.94	249,821.71
Net cash received for premiums.....	<u>\$1,242,898.48</u>	<u>\$431,331.22</u>
		\$1,674,229.70
Interest and dividends from all other sources.....		61,537.19
Income from all other sources.....		102,685.99
Gross cash income		<u>\$1,838,452.88</u>

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$1,178,238.48	\$417,913.88
Deduct salvage and reinsurance.....	205,540.51	179,943.03
Net amount paid for losses.....	<u>\$972,697.97</u>	<u>\$237,970.85</u>
		\$1,210,668.82
Dividends paid stockholders		50,000.00
Commissions and brokerage		334,190.23
Salaries and fees of officers and employees.....		105,926.03
State and local taxes		47,701.28
Rents		6,506.92
All other payments and expenditures.....		59,311.42
Gross cash expenditures		<u>\$1,814,304.70</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$188,375,062.00	\$1,920,708.02
Written or renewed during the year.....	186,435,408.00	1,798,394.61
Total	<u>\$374,810,470.00</u>	<u>\$3,719,102.63</u>
Deduct risks expired or terminated.....	173,789,330.00	1,575,905.81
In force at the end of the year.....	<u>\$201,021,140.00</u>	<u>\$2,143,196.82</u>
Deduct amount reinsured	42,644,305.00	429,916.14
Net amount in force Dec. 31, 1901....	<u>\$158,376,835.00</u>	<u>\$1,713,280.68</u>
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$7,994,835.00	\$262,689.49
Written or renewed during the year.....	159,900,862.00	692,046.73
Total	<u>\$167,895,697.00</u>	<u>\$954,736.22</u>

Deduct risks expired or terminated.....	\$159,023,874.00	\$640,451.40
In force at the end of the year.....	\$8,871,823.00	\$314,284.82
Deduct amount reinsured	2,010,123.00	75,216.08
Net amount in force	<u>\$6,861,700.00</u>	<u>\$239,068.74</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$1,310,738.43
Company's stock owned by the directors, at par value....	30,000.00
Dividends declared during the year (10 per cent).....	50,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,575,537.00
Premiums received	10,228.84
Losses paid	2,283.61
Losses incurred	2,134.18

 QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September 11, 1891. Commenced business September 11, 1891.

EDWARD F. BEDDALL, *President*.NEVETT S. BARTOW, *Secretary*.

 CASH CAPITAL, \$500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$710,164.73
Market value of stocks and bonds.....	3,677,506.53
Cash in company's office.....	2,616.28
Cash deposited in bank.....	193,298.77
Interest due and accrued	44,129.07
Gross premiums in course of collection, less \$108,091.19 for commissions, etc.	317,026.91
Rents due and accrued	3,843.77
Bills receivable, not matured, taken for premiums.....	2,582.44
Due for reinsurance on losses paid	3,586.50
Premiums more than three months due, \$4,125.62.	
Gross assets	<u>\$4,954,755.00</u>

LIABILITIES.

Net amount of unpaid losses.....	\$228,719.43
Unearned premiums at fifty per cent of gross premiums	1,784,761.98
Due and accrued for salaries, rent, and incidental expenses	34,745.06
Return premiums	18,344.44
Reinsurance	7,618.77
Premiums paid in advance	1,806.31
Gross liabilities, except capital and surplus.....	\$2,075,995.99
Paid-up capital	\$500,000.00
Surplus beyond all liabilities.....	2,378,759.01
Surplus as regards policy-holders.....	2,878,759.01
Total liabilities, including capital and surplus.....	\$4,954,755.00

INCOME.

Cash received for gross premiums.....	\$3,125,905.41
Deduct reinsurance, rebate, and return premiums.....	728,532.24
Net cash received for premiums—all fire.....	\$2,397,373.17
Interest and dividends from all sources.....	137,793.47
Income from all other sources.....	105,287.37
Gross cash income	\$2,640,454.01

EXPENDITURES.

Gross amount paid for losses.....	\$1,634,966.65
Deduct salvage and reinsurance.....	212,638.41
Net amount paid for losses—all fire.....	\$1,422,328.24
Dividends paid stockholders	100,000.00
Commissions and brokerage	418,404.46
Salaries and fees of officers and employees.....	189,207.03
State and local taxes	70,623.94
Rents	20,650.67
All other payments and expenditures	185,349.55
Gross cash expenditures	\$2,406,563.89

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$339,792,330.00	\$3,511,577.14
Written or renewed during the year.....	277,953,937.00	3,198,658.49
Total	\$617,746,267.00	\$6,710,235.63

Deduct risks expired or terminated.....	\$262,892,067.00	\$2,820,808.46
In force at the end of the year.....	\$354,854,200.00	\$3,889,427.17
Deduct amount reinsured	29,466,038.00	319,903.18
Net amount in force Dec. 31, 1901....	\$325,388,162.00	\$3,569,523.99

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,467,456.83
Company's stock owned by the directors, at par value....	7,500.00
Dividends declared during the year (20 per cent).....	100,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value</i>	
	<i>of Deposits.</i>	<i>Liabilities.</i>
Canada	\$285,010.00	\$293,677.97
Oregon	58,055.00	12,966.70
Virginia	29,027.50	32,882.03
Georgia	11,611.00	66,088.53
Nebraska	25,000.00	16,277.18

BUSINESS IN NEW HAMPSHIRE, 1901.

•Fire risks written	\$503,720.00
Premiums received	13,262.04
Losses paid	2,169.01
Losses incurred	4,079.27

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

Incorporated April, 1841. Commenced business April, 1841.

CHARLES S. LEETE, *President.*

H. MASON, *Secretary.*

CASH CAPITAL, \$300,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$79,600.00
Loans on mortgages of real estate (first liens).....	199,488.78
Interest due and accrued thereon.....	1,869.72
Market value of stocks and bonds.....	619,906.73

Loans on collateral securities	\$10,500.00
Cash in company's office	133.87
Cash deposited in bank	77,124.16
Interest due and accrued.....	2,239.54
Gross premiums in course of collection, less \$27,028.87 for commissions, etc.	110,721.57
Rents due and accrued	139.17
All other assets	7,129.29
Gross assets	<u>\$1,108,852.83</u>

LIABILITIES.

Net amount of unpaid losses	\$81,935.44
Unearned premiums at 50 per cent on fire and inland risks \$494,619.77	
Unearned premiums at 100 per cent on marine risks.....	<u>9,664.77</u>
Total unearned premiums	504,284.54
Return premiums	16,479.50
Reinsurance	<u>5,074.64</u>
Gross liabilities, except capital and surplus.....	\$607,774.12
Paid-up capital	\$300,000.00
Surplus beyond all liabilities.....	<u>201,078.71</u>
Surplus as regards policy-holders.....	501,078.71
Total liabilities, including capital and surplus.....	<u><u>\$1,108,852.83</u></u>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$826,186.77	\$77,029.78
Deduct reinsurance, rebate, and return pre- miums	<u>243,502.05</u>	<u>12,621.14</u>
Net cash received for premiums.....	\$582,684.72	\$64,408.64
Received for interest on mortgage and collateral loans...		\$647,093.36
Interest and dividends from all other sources.....		10,797.62
Income from all other sources.....		25,576.05
		<u>2,919.65</u>
Gross cash income		\$686,386.68

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$357,132.61	\$48,893.81
Deduct salvage and reinsurance.....	<u>48,629.44</u>	<u>6,914.01</u>
Net amount paid for losses.....	<u>\$308,503.17</u>	<u>\$41,979.80</u>
		\$350,482.97

Dividends paid stockholders.....	\$24,000.00
Commissions and brokerage	153,756.82
Salaries and fees of officers and employees.....	55,306.81
State and local taxes	19,148.79
Rents	1,500.00
All other payments and expenditures	42,915.82
	<hr/>
Gross cash expenditures	\$647,111.21
	<hr/> <hr/>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$91,173,100.00	\$946,337.69
Written or renewed during the year.....	82,146,486.00	867,088.26
	<hr/>	<hr/>
Total	\$173,319,586.00	\$1,813,425.95
Deduct risks expired or terminated.....	63,584,031.00	694,774.20
	<hr/>	<hr/>
In force at the end of the year.....	\$109,735,555.00	\$1,118,651.75
Deduct amount reinsured	11,995,656.00	134,443.12
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901.....	\$97,739,899.00	\$984,208.63
	<hr/> <hr/>	<hr/> <hr/>
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$576,293.00	\$27,853.48
Written or renewed during the year.....	9,238,058.00	73,186.30
	<hr/>	<hr/>
Total	\$9,814,351.00	\$101,039.78
Deduct risks expired or terminated.....	9,235,404.00	73,980.87
	<hr/>	<hr/>
In force at the end of the year.....	\$578,947.00	\$27,058.91
Deduct amount reinsured	94,945.00	3,382.73
	<hr/>	<hr/>
Net amount in force	\$484,002.00	\$23,676.18
	<hr/> <hr/>	<hr/> <hr/>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	\$383,596.86
Company's stock owned by the directors, at par value....	69,000.00
Dividends declared during the year (8 per cent).....	24,000.00
Amount loaned to officers and directors.....	10,000.00
Amount loaned to stockholders not officers.....	10,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$121,810.00
Premiums received	1,314.71

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated, 1849. Commenced business, 1851.

A. W. DAMON, *President.*

W. J. MACKAY, *Secretary.*

CASH CAPITAL, \$2,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$222,325.00
Loans on mortgages of real estate (first liens).....	554,450.00
Interest due and accrued thereon	13,623.23
Market value of stocks and bonds.....	4,084,040.00
Loans on collateral securities.....	21,375.00
Cash in company's office	8,610.34
Cash deposited in bank.....	409,699.06
Interest due and accrued	27,308.37
Gross premiums in course of collection, less \$108,667.20 for commissions, etc.	434,668.82
Rents due and accrued	1,355.84
Due for reinsurance on losses paid	12,764.57
Gross assets	<u>\$5,790,220.23</u>

LIABILITIES.

Net amount of unpaid losses	\$339,440.50
Unearned premiums at fifty per cent of gross premiums	2,032,385.00
Gross liabilities, except capital and surplus.....	<u>\$2,371,825.50</u>
Paid-up capital	\$2,000,000.00
Surplus beyond all liabilities.....	<u>1,418,394.73</u>
Surplus as regards policy-holders.....	<u>3,418,394.73</u>
Total liabilities, including capital and surplus.....	<u><u>\$5,790,220.23</u></u>

INCOME.

Cash received for gross premiums.....	\$3,768,825.18
Deduct reinsurance, rebate, and return premiums.....	<u>846,747.15</u>
Net cash received for premiums—all fire.....	\$2,922,078.03
Received for interest on mortgage and collateral loans..	32,155.14
Interest and dividends from all other sources.....	157,305.97
Income from all other sources.....	<u>49,315.44</u>
Gross cash income	<u><u>\$3,160,854.58</u></u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,726,500.58
Deduct salvage and reinsurance.....	236,320.21
Net amount paid for losses—all fire.....	\$1,490,180.37
Dividends paid stockholders.....	150,000.00
Commissions and brokerage	561,822.08
Salaries and fees of officers and employees.....	121,964.57
State and local taxes	97,215.85
All other payments and expenditures.....	\$30,430.95
Gross cash expenditures	<u>\$3,251,613.82</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$342,383,034.00	\$3,439,430.24
Written or renewed during the year.....	313,578,672.00	3,923,493.87
Total	\$655,961,706.00	\$7,362,924.11
Deduct risks expired or terminated.....	208,811,547.00	2,874,350.84
In force at the end of the year.....	\$447,150,159.00	\$4,488,573.27
Deduct amount reinsured	44,999,994.00	423,803.27
Net amount in force Dec. 31, 1901.....	<u>\$402,150,165.00</u>	<u>\$4,064,770.00</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$1,615,683.19
Company's stock owned by the directors, at par value....	102,100.00
Dividends declared during the year (7½ per cent).....	150,000.00
Amount loaned to stockholders not officers.....	22,275.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$13,000.00	\$14,401.09
Oregon	65,000.00	20,765.24
New Mexico	10,000.00	10,692.52

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,294,677.00
Premiums received	23,354.12
Losses paid	14,039.34
Losses incurred	11,884.51

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

Incorporated February, 1865. Commenced business May, 1872.

THIES J. LEFENS, *President*.S. A. ROTHERMEL, *Secretary*.

CASH CAPITAL, \$500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$51,061.17
Loans on mortgages of real estate (first liens).....	128,200.00
Interest due and accrued thereon.....	3,770.40
Market value of stocks and bonds.....	1,958,781.90
Loans on collateral securities	13,400.00
Cash in company's office	931.01
Cash deposited in bank	170,564.35
Interest due and accrued	8,217.04
Gross premiums in course of collection, less \$18,191.55 for commissions, etc.	158,031.58
Rents due and accrued	88.50
All other assets	21,193.19
Premiums more than three months due, \$3,216.36.	
Gross assets	\$2,514,239.14
Deduct ledger liabilities	9,156.27
Total assets	\$2,505,082.87

LIABILITIES.

Net amount of unpaid losses	\$138,837.18
Unearned premiums at fifty per cent of gross premiums	847,506.93
Gross liabilities, except capital and surplus.....	\$986,344.11
Paid-up capital	\$500,000.00
Surplus beyond all liabilities	1,018,738.76
Surplus as regards policy-holders.....	1,518,738.76
Total liabilities, including capital and surplus.....	\$2,505,082.87

INCOME.

Cash received for gross premiums.....	\$1,672,135.64
Deduct reinsurance, rebate, and return premiums.....	452,283.43

Net cash received for premiums—all fire.....	\$1,219,852.21
Received for interest on mortgage and collateral loans..	9,516.56
Interest and dividends from all other sources.....	80,898.07
Income from all other sources.....	177,793.47
Gross cash income	\$1,488,060.31

EXPENDITURES.

Gross amount paid for losses.....	\$909,802.49
Deduct salvage and reinsurance.....	103,591.21

Net amount paid for losses—all fire.....	\$806,211.28
Dividends paid stockholders	50,000.00
Commissions and brokerage.....	280,155.71
Salaries and fees of officers and employees.....	82,368.13
State and local taxes	47,693.32
Rents	6,680.00
All other payments and expenditures.....	53,630.23
Gross cash expenditures	\$1,326,738.67

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$124,998,110.00	\$1,599,465.77
Written or renewed during the year.....	132,661,427.00	1,697,157.83
Total	\$257,659,537.00	\$3,296,623.60
Deduct risks expired or terminated.....	115,289,390.00	1,438,900.95
In force at the end of the year.....	\$142,370,147.00	\$1,857,722.65
Deduct amount reinsured	11,546,064.00	162,708.78
Net amount in force Dec. 31, 1901.....	\$130,824,083.00	\$1,695,013.87

MISCELLANEOUS.

Losses incurred during the year.....	\$838,250.43
Company's stock owned by the directors, at par value...	142,300.00
Dividends declared during the year (10 per cent).....	50,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$13,900.00	\$17,765.49
Oregon	54,250.00	4,046.51

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$422,875.00
Premiums received	8,784.61
Losses paid	3,938.60
Losses incurred	4,000.09

UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated April 2, 1860. Commenced business April 1, 1861.

ROBERT B. BEATH, *President*.DENNIS J. SWEENEY, *Secretary*.

CASH CAPITAL, \$300,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$211,200.00
Loans on mortgages of real estate (first liens).....	423,373.00
Interest due and accrued thereon.....	6,967.80
Market value of stocks and bonds.....	733,486.00
Loans on collateral securities.....	50,000.00
Cash in company's office	4,970.84
Cash deposited in bank	115,380.65
Interest due and accrued.....	483.14
Gross premiums in course of collection, less \$15,038.86 for commissions, etc.	58,257.91
Rents due and accrued	254.49
All other assets	2,935.26
Premiums more than three months due, \$2,152.72.	
Gross assets	\$1,607,309.09

LIABILITIES.

Net amount of unpaid losses.....	\$40,499.26
Unearned premiums at fifty per cent of gross premiums	288,430.49
Reclaimable on perpetual fire policies.....	765,113.73
Due and accrued for salaries, rent, and incidental expenses	4,716.72
Return premiums	6,789.47
Reinsurance	4,290.44
Taxes	6,500.00
Gross liabilities, except capital and surplus.....	\$1,116,340.11

Paid-up capital	\$300,000.00	
Surplus beyond all liabilities	190,968.88	
	<hr/>	
Surplus as regards policy-holders.....		\$490,968.88
		<hr/>
Total liabilities, including capital and surplus.....		\$1,607,309.09
		<hr/> <hr/>

INCOME.

Cash received for gross premiums.....	\$455,451.40	
Deduct reinsurance, rebate, and return premiums.....	\$4,194.41	
	<hr/>	
Net cash received for premiums—all fire.....		\$371,256.99
Received for interest on mortgage and collateral loans..		32,383.54
Interest and dividends from all other sources.....		29,736.09
Income from all other sources		10,186.44
Deposit premiums received on perpetual fire risks, \$59,408.34.		
		<hr/>
Gross cash income		\$443,563.06

EXPENDITURES.

Net amount paid for losses—all fire.....	\$206,694.44	
Dividends paid stockholders	30,000.00	
Commissions and brokerage	95,471.67	
Salaries and fees of officers and employees.....	28,842.16	
State and local taxes	13,013.69	
All other payments and expenditures.....	35,012.64	
Deposit premiums returned on perpetual fire risks, \$19,057.24.		
		<hr/>
Gross cash expenditures		\$409,034.60
		<hr/> <hr/>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$52,885,765.00	\$532,272.41
Written or renewed during the year.....	42,629,931.00	469,221.37
	<hr/>	<hr/>
Total	\$95,515,696.00	\$1,001,493.78
Deduct risks expired or terminated.....	35,232,492.00	368,855.43
	<hr/>	<hr/>
In force at the end of the year.....	\$60,283,204.00	\$632,638.35
Deduct amount reinsured	4,734,485.00	55,777.37
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901.....	\$55,548,719.00	\$576,860.98
	<hr/> <hr/>	<hr/> <hr/>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$222,756.82
Company's stock owned by the directors, at par value...	\$4,480.00
Dividends declared during the year (10 per cent).....	30,000.00
Amount loaned to officers and directors.....	10,700.00
Amount loaned to stockholders not officers.....	19,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$186,558.00
Premiums received	2,818.58
Losses paid	1,049.00
Losses incurred	1,049.00

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 1, 1824. Commenced business April 9, 1824.

W. W. UNDERHILL, *President*.SAMUEL M. CRAFT, *Secretary*.

CASH CAPITAL, \$250,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$46,000.00
Loans on mortgages of real estate (first liens).....	309,200.00
Interest due and accrued thereon.....	2,307.70
Market value of stocks and bonds.....	272,145.00
Cash in company's office	5,382.14
Cash deposited in bank.....	7,108.85
Interest due and accrued.....	627.08
Gross premiums in course of collection, less \$26,663.21 for commissions, etc.	97,966.41
Due for reinsurance on losses paid.....	752.52
Gross assets	\$741,489.70

LIABILITIES.

Net amount of unpaid losses.....	\$65,089.61
Unearned premiums at fifty per cent of gross premiums..	256,974.37
Due and accrued for salaries, rent, and incidental expenses	1,166.00
Return premiums	32,734.40
Reinsurance	20,597.67
Gross liabilities, except capital and surplus.....	\$376,562.05

Paid-up capital	\$250,000.00	
Surplus beyond all liabilities	114,927.65	
	<hr/>	
Surplus as regards policy-holders.....		\$364,927.65
Total liabilities, including capital and surplus.....		<hr/> <hr/>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Cash received for gross premiums.....	\$582,151.49	\$40,901.04	
Deduct reinsurance, rebate, and return pre- miums	225,165.08	3,632.16	
	<hr/>	<hr/>	
Net cash received for premiums.....	\$356,986.41	\$35,268.88	
	<hr/> <hr/>	<hr/> <hr/>	
			\$392,255.29
Received for interest on mortgages.....			13,870.30
Interest and dividends from all other sources.....			8,728.02
Income from all other sources.....			<hr/> 3,662.00
Gross cash income			\$418,515.61

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$236,158.06	\$28,248.89	
Deduct salvage and reinsurance.....	36,065.18	2,045.99	
	<hr/>	<hr/>	
Net amount paid for losses.....	\$200,092.88	\$26,202.90	
	<hr/> <hr/>	<hr/> <hr/>	
			\$226,295.78
Dividends paid stockholders.....			17,500.00
Commissions and brokerage			102,104.50
Salaries and fees of officers and employees.....			28,815.01
State and local taxes.....			9,771.11
Rents			7,000.00
All other payments and expenditures.....			<hr/> 35,592.92
Gross cash expenditures			<hr/> \$427,079.32

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$53,564,539.00	\$540,418.90
Written or renewed during the year.....	57,434,876.00	612,159.69
	<hr/>	<hr/>
Total	\$110,999,415.00	\$1,152,578.59
Deduct risks expired or terminated.....	47,072,737.00	487,397.42
	<hr/>	<hr/>
In force at the end of the year.....	\$63,926,678.00	\$665,181.17

Deduct amount reinsured	\$15,902,997.00	\$183,260.81
Net amount in force Dec. 31, 1901....	<u>\$48,023,681.00</u>	<u>\$481,920.36</u>
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$1,082,508.00	\$32,055.56
Written or renewed during the year.....	1,603,956.00	40,311.15
Total	<u>\$2,686,464.00</u>	<u>\$72,366.71</u>
Deduct risks expired or terminated.....	1,608,977.00	40,123.30
In force at the end of the year.....	<u>\$1,077,487.00</u>	<u>\$32,243.41</u>
Deduct amount reinsured	8,000.00	215.00
Net amount in force.....	<u>\$1,069,487.00</u>	<u>\$32,028.41</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$240,522.23
Company's stock owned by the directors, at par value....	55,400.00
Dividends declared during the year (6 1-10 per cent).....	17,500.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$13,950.00	\$22,816.47
Oregon	63,250.00	8,959.41

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$266,260.00
Premiums received	3,109.66
Losses paid	1,451.10
Losses incurred	1,458.70

WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 14, 1837. Commenced business January 1, 1870.

GEORGE R. CRAWFORD, *President.*MORELL O. BROWN, *Secretary.*

CASH CAPITAL. \$300,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$260,250.00
Loans on mortgages of real estate (first liens).....	519,497.50

Interest due and accrued thereon	\$10,266.73
Market value of stocks and bonds.....	1,856,720.00
Cash deposited in bank.....	328,967.93
Gross premiums in course of collection, less \$53,860.29 for commissions, etc.	177,476.57
Premiums more than three months due, \$14,620.50.	
Gross assets	<u>\$3,153,178.53</u>

LIABILITIES.

Net amount of unpaid losses.....	\$178,917.19
Unearned premiums at fifty per cent of gross premiums	1,418,346.24
Gross liabilities, except capital and surplus.....	\$1,597,263.43
Paid-up capital	\$300,000.00
Surplus beyond all liabilities.....	<u>1,255,915.10</u>
Surplus as regards policy-holders.....	1,555,915.10
Total liabilities, including capital and surplus.....	<u><u>\$3,153,178.53</u></u>

INCOME.

Cash received for gross premiums.....	\$2,427,267.22
Deduct reinsurance, rebate, and return premiums.....	<u>536,320.14</u>
Net cash received for premiums—all fire.....	\$1,890,947.05
Received for interest on mortgages.....	31,527.51
Interest and dividends from all other sources.....	65,807.45
Income from all other sources.....	<u>271,347.48</u>
Gross cash income	<u>\$2,259,629.52</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,256,704.80
Deduct salvage and reinsurance.....	<u>153,100.38</u>
Net amount paid for losses—all fire.....	\$1,103,604.42
Dividends paid stockholders.....	48,000.00
Commissions and brokerage	422,825.56
Salaries and fees of officers and employees.....	118,213.61
State and local taxes.....	46,810.67
Rents	3,241.75
All other payments and expenditures.....	<u>167,419.67</u>
Gross cash expenditures	<u><u>\$1,910,115.68</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$302,417,917.00	\$2,708,695.79
Written or renewed during the year.....	234,409,571.00	2,385,913.14
Total	\$536,827,488.00	\$5,094,608.93
Deduct risks expired or terminated	203,046,772.00	1,972,051.54
In force at the end of the year.....	\$333,780,716.00	\$3,122,557.39
Deduct amount reinsured	30,457,055.00	285,864.91
Net amount in force Dec. 31, 1901.....	\$303,323,661.00	\$2,836,692.48

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,126,181.00
Company's stock owned by the directors, at par value....	98,100.00
Dividends declared during the year (16 per cent).....	48,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,200.00	\$31,891.49
Virginia	16,000.00	22,500.11
Oregon	56,000.00	6,486.70

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$587,593.00
Premiums received	9,216.11
Losses paid	2,788.48
Losses incurred	2,668.40

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY

NEW YORK CITY.

Incorporated March, 1853. Commenced business March, 1853.

MARSHALL S. DRIGGS, *President.*

FREDERICK H. WAX, *Secretary.*

CASH CAPITAL, \$250,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$638,000.00
Loans on mortgages of real estate (first liens).....	253,450.00

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Interest due and accrued thereon	\$2,661.10
Market value of stocks and bonds.....	1,151,350.00
Loans on collateral securities	25,000.00
Cash in company's office	1,197.09
Cash deposited in bank	17,787.53
Interest due and accrued	7,213.66
Gross premiums in course of collection, less \$23,134.07 for commissions	105,252.49
Rents due and accrued	6,446.68
Premiums more than three months due, \$796.76.	
Gross assets	<u>\$2,208,358.55</u>

LIABILITIES.

Net amount of unpaid losses.....	\$70,982.93
Unearned premiums at fifty per cent of gross premiums..	670,441.19
Due and accrued for salaries, rent, and incidental expenses	6,138.95
Reinsurance	<u>2,516.61</u>
Gross liabilities, except capital and surplus.....	\$750,079.68
Paid-up capital	\$250,000.00
Surplus beyond all liabilities.....	<u>1,208,278.87</u>
Surplus as regards policy-holders	<u>1,458,278.87</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,208,358.55</u></u>

INCOME.

Cash received for gross premiums.....	\$955,462.62
Deduct reinsurance, rebate, and return premiums.....	<u>167,412.23</u>
Net cash received for premiums—all fire.....	\$788,050.39
Received for interest on mortgage and collateral loans..	10,892.52
Interest and dividends from all other sources.....	47,306.77
Income from all other sources	<u>140,254.77</u>
Gross cash income	<u>\$986,504.45</u>

EXPENDITURES.

Gross amount paid for losses.....	\$408,693.93
Deduct salvage and reinsurance	<u>26,062.50</u>
Net amount paid for losses—all fire.....	\$382,631.43
Dividends paid stockholders	61,996.00
Commissions and brokerage	204,276.20
Salaries and fees of officers and employees.....	76,800.54
State and local taxes	<u>25,013.55</u>

Rents	\$16,500.00
All other payments and expenditures	71,093.62
Gross cash expenditures	<u>\$838,311.34</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$149,320,684.00	\$1,299,392.06
Written or renewed during the year.....	99,511,510.00	990,020.99
Total	<u>\$248,832,194.00</u>	<u>\$2,289,413.05</u>
Deduct risks expired or terminated.....	88,774,746.00	849,635.72
In force at the end of the year.....	\$160,057,448.00	\$1,439,777.33
Deduct amount reinsured	95,511,010.00	98,894.94
Net amount in force Dec. 31, 1901.....	<u>\$150,546,438.00</u>	<u>\$1,340,882.39</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$405,343.78
Company's stock owned by the directors, at par value....	48,150.00
Dividends declared during the year (24 per cent).....	60,000.00
Amount loaned to officers and directors.....	21,000.00
Amount loaned to stockholders not officers.....	3,000.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$13,500.00	\$9,772.80
Georgia	11,200.00	17,213.81

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$695,613.00
Premiums received	9,235.95
Losses paid	1,564.05
Losses incurred	1,592.80

MUTUAL
FIRE INSURANCE COMPANIES
OF OTHER STATES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO DO BUSINESS IN THE STATE OF
NEW HAMPSHIRE, SHOWING THEIR CON-
DITION ON THE 31ST DAY OF
DECEMBER, 1901.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

FITCHBURG, MASS.

Incorporated March 23, 1847. Commenced business September 1, 1847.

HENRY G. MORSE, *President.*LINCOLN R. WELCH, *Secretary.*

I. ASSETS.

Cash value of real estate, less encumbrances.....	\$70,000.00
Loans on mortgages of real estate (first liens).....	34,675.00
Value of lands mortgaged.....	\$21,100.00
Value of buildings thereon.....	45,500.00
Insurance held as collateral.....	42,540.00
Market value of stocks and bonds.....	76,825.00
Loans on collateral securities	7,800.00
Cash in company's office.....	1,271.19
Cash deposited in banks.....	490.96
Interest due and accrued	2,940.13
Premiums in course of collection.....	10,000.00
Rents due	340.50
Gross available assets	\$204,342.78
Assessable contingent premiums on outstanding risks, \$227,488.47.	

II. LIABILITIES.

Net amount of unpaid losses	\$3,389.88
Unearned premiums at fifty per cent of gross premiums....	113,744.23
Due or to become due for borrowed money and interest....	30,450.00
Profits or surplus due on terminated policies.....	1,276.00
Commissions on premiums in course of collection.....	1,500.00
Liabilities, except surplus	\$150,360.11
Surplus	53,982.67
Gross liabilities, including surplus.....	\$204,342.78

III. INCOME.

Cash received for gross premiums.....	\$97,778.76
Deduct reinsurance and return premiums.....	5,410.15
Net cash premiums received during the year.....	\$92,368.61

Interest received on mortgages.....	\$1,562.03
Interest and dividends from all other sources.....	3,148.86
Income from all other sources	4,154.41

Gross cash income	\$101,233.91
Contingent premiums received during the year, \$97,249.18.	

IV. EXPENDITURES.

Gross amount paid for losses.....	\$47,172.16
Deduct amount received for reinsurance.....	91.77

Net amount paid for losses during the year.....	\$47,080.39
Commissions on premiums	14,701.11
Salaries and fees of officers and employees.....	6,760.18
Profit or surplus on terminated policies.....	22,486.33
State and local taxes	2,063.61
Rents	1,200.00
Interest on borrowed money.....	314.53
Office and incidental expenses.....	16,675.28

Gross cash expenditures	\$111,284.48
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V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Jan. 1, 1901.....	\$17,993,121.00	\$239,166.50	\$239,166.50
Risks written during the year....	7,041,859.00	97,249.18	97,249.18
Total	\$25,034,980.00	\$336,415.68	\$336,415.68
Risks terminated during the year	6,841,667.00	104,647.23	104,647.23
In force at the end of the year	\$18,193,313.00	\$231,768.40	\$231,768.40
Deduct amount reinsured.....	293,578.00	4,279.93	4,279.93

Amount in force Dec. 31, 1901	\$17,894,735.00	\$227,488.47	\$227,488.47
Cash received of other companies for insurance.....			290.35
Losses incurred during the year.....			43,992.36
Percentage of cash premium returned during the year as profit or surplus:			

Twenty, forty, and fifty per cent.

BUSINESS IN NEW HAMPSHIRE.

Risks written during the year.....	\$1,031,091.00
Cash premiums received	13,903.77
Contingent premiums therewith	13,899.35
Losses paid during the year.....	6,219.16
Losses incurred during the year.....	8,159.66

MERCHANTS AND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

Incorporated April 1, 1846. Commenced business January 1, 1847.

JOHN D. WASHBURN, *President.*

E. B. STODDARD, *Secretary.*

I. ASSETS.

Cash value of real estate, less encumbrances.....	\$57,482.35
Loans on mortgages of real estate (first liens).....	39,862.00
Value of mortgaged premises.....	\$106,000.00
Insurance held as collateral.....	37,950.00
Market value of stocks and bonds.....	125,784.00
Cash in company's office.....	1,015.84
Cash deposited in banks	9,514.56
Interest due and accrued.....	847.20
Premiums in course of collection.....	7,092.11
Loans on personal securities	10,750.00
Assessable contingent premiums on outstanding risks, \$298,971.04.	
Gross available assets	\$252,348.06

II. LIABILITIES.

Losses adjusted, due, and to become due.....	\$1,009.29
Losses resisted, including interest and expense.....	632.58
Net amount of unpaid losses.....	\$1,641.87
Unearned premiums at fifty per cent of gross premiums...	149,485.52
Return premiums due on cancelled policies.....	135.57
Profits or surplus due on terminated policies.....	1,915.13
Commissions on premiums in course of collection.....	836.73
Liabilities, except surplus	\$154,014.82
Surplus	98,333.24
Gross liabilities, including surplus	\$252,348.06

III. INCOME.

Cash received for gross premiums.....	\$98,343.82
Deduct reinsurance and return premiums.....	3,302.07
Net cash premiums received during the year.....	\$95,041.75

Interest received on mortgages	\$1,650.14
Interest and dividends from all other sources.....	5,823.25
Income from all other sources.....	4,092.00
<hr/>	
Gross cash income	\$106,607.14
Contingent premiums received during the year, \$97,885.94.	

IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$28,613.12
Commissions on premiums	14,412.61
Salaries and fees of officers and employees.....	7,220.00
Profits or surplus on terminated policies.....	39,646.93
State and local taxes	1,663.38
Rents	600.00
Office and incidental expenses.....	4,484.63
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Gross cash expenditures	\$96,640.67
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V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1901.....	\$20,391,770.00	\$301,281.35	\$301,281.35
Risks written during the year....	6,729,940.00	97,885.94	97,885.94
<hr/>		<hr/>	
Total	\$27,121,710.00	\$399,167.29	\$399,167.29
Risks terminated during the year	6,845,030.00	100,196.25	100,196.25
<hr/>		<hr/>	
Amount in force Dec. 31, 1901	\$20,276,680.00	\$298,971.04	\$298,971.04
Losses incurred during the year.....			28,557.00
Percentage of cash premium returned during the year as profit or surplus:			
Twenty, forty, and sixty per cent.			

NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$465,713.00
Cash premiums received	6,540.81
Contingent premiums therewith	6,540.81
Losses paid during the year.....	1,972.70
Losses incurred during the year.....	1,447.20

MERRIMACK MUTUAL FIRE INSURANCE COMPANY.

ANDOVER, MASS.

Incorporated February 7, 1828. Commenced business April 8, 1828.

JOSEPH A. SMART, *President*.BURTON S. FLAGG, *Secretary*.

I. ASSETS.

Cash value of real estate, less encumbrances.....	\$5,500.00
Loans on mortgages of real estate (first liens).....	102,950.00
Value of lands mortgaged.....	\$51,100.00
Value of buildings thereon.....	144,900.00
Insurance held as collateral.....	115,200.00
Market value of stocks and bonds.....	121,535.00
Cash in company's office	425.09
Cash deposited in banks	4,208.06
Interest due and accrued	2,875.63
Premiums in course of collection.....	19,220.84
Assessable contingent premiums on outstanding risks, \$401,606.94.	
Gross available assets	<u>\$256,714.62</u>

II. LIABILITIES.

Losses adjusted, due, and to become due.....	\$4,709.90
Losses resisted, including interest and expenses.....	47.41
Net amount of unpaid losses.....	<u>\$4,757.31</u>
Unearned premiums at fifty per cent of gross premiums...	200,803.47
Due or to become due for borrowed money and interest....	10,000.00
Return premiums due on cancelled policies.....	162.25
Profits or surplus due on terminated policies.....	7,130.73
Commissions on premiums in course of collection.....	3,054.89
Liabilities, except surplus	<u>\$225,908.70</u>
Surplus	<u>30,805.92</u>
Gross liabilities, including surplus	<u><u>\$256,714.62</u></u>

III. INCOME.

Cash received for gross premiums.....	\$106,143.56
Deduct reinsurance and return premiums.....	<u>7,008.08</u>
Net cash premiums received during the year.....	\$99,135.48

Interest received on mortgages	\$5,410.72
Interest and dividends from all other sources.....	5,507.25
Income from all other sources.....	530.39

Gross cash income \$110,583.84

Contingent premiums received during the year, \$116,375.71.

IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$38,215.03
Commissions on premiums	15,660.40
Salaries and fees of officers and employees.....	7,684.67
Profits or surplus on terminated policies.....	54,145.48
State and local taxes	1,047.62
Rents	720.00
Interest on borrowed money.....	309.70
Office and incidental expenses	5,823.56

Gross cash expenditures \$123,606.46

V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1901.....	\$28,095,138.00	\$422,978.69	\$422,978.69
Risks written during the year....	7,965,153.00	116,375.71	116,375.71
Total	\$36,060,291.00	\$539,354.40	\$539,354.40
Risks terminated during the year	8,819,148.00	135,620.54	135,620.54
In force at the end of the year	\$27,241,143.00	\$403,733.86	\$403,733.86
Deduct amount reinsured	146,815.00	2,126.92	2,126.92
Amount in force Dec. 31, 1901	\$27,094,328.00	\$401,606.94	\$401,606.94
Losses incurred during the year.....			35,694.41
Percentage of cash premium returned during the year as profit or surplus:			

Twenty, forty, and sixty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	\$333,192.00
Cash premiums received	3,373.39
Contingent premiums therewith	3,416.27
Losses paid during the year.....	1,002.55
Losses incurred during the year.....	1,005.50

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated, 1800. Commenced business, 1800.

HARDIN C. WATERS, *President*. BENJAMIN M. MACDOUGALL, *Secretary*.

I. ASSETS.

Loans on mortgages of real estate (first liens).....	\$66,650.00
Market value of stocks and bonds.....	396,160.00
Cash in company's office	208.35
Cash deposited in banks.....	40,243.36
Interest due and accrued	2,798.28
Premiums in course of collection.....	6,077.33
Gross available assets	<u>\$512,137.32</u>
Assessable contingent premiums on outstanding risks, \$284,121.54.	

II. LIABILITIES.

Net amount of unpaid losses	\$190.25
Unearned premiums at fifty per cent of gross premiums..	141,545.72
Profits or surplus due on terminated policies.....	2,473.74
Commissions on premiums in course of collection.....	772.73
Rents, taxes, salaries, and incidental expenses.....	1,354.63
Liabilities, except surplus	<u>\$146,337.07</u>
Surplus	<u>365,800.25</u>
Gross liabilities, including surplus.....	<u><u>\$512,137.32</u></u>

III. INCOME.

Cash received for gross premiums.....	\$76,437.91
Deduct reinsurance and return premiums.....	<u>4,083.73</u>
Net cash premiums received during the year.....	\$72,354.18
Interest received on mortgages.....	3,924.50
Interest and dividends from all other sources.....	<u>13,981.27</u>
Gross cash income	<u>\$90,259.95</u>
Contingent premiums received during the year, \$73,729.75.	

IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$23,287.41
Commissions on premiums	7,539.56

Salaries and fees of officers and employees.....	\$10,605.00
Profits or surplus on terminated policies.....	21,309.91
State and local taxes	2,149.71
Rents	1,436.00
Office and incidental expenses	2,273.54
Gross cash expenditures	<u>\$68,601.13</u>

V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Jan. 1, 1901.....	\$25,824,059.00	\$276,107.80	\$276,107.80
Risks written during the year....	7,525,141.00	78,729.75	78,729.75
Total	<u>\$33,349,230.00</u>	<u>\$354,837.55</u>	<u>\$354,837.55</u>
Risks terminated during the year	<u>6,679,116.00</u>	<u>70,716.01</u>	<u>70,716.01</u>
In force at the end of the year	\$26,670,114.00	\$284,121.54	\$284,121.54
Deduct amount reinsured.....	71,400.00	1,030.10	.....

Amount in force Dec. 31, 1901..	\$26,598,714.00	\$283,091.44	\$284,121.54
Losses incurred during the year.....			23,477.66
Percentage of cash premium returned during the year as profit or surplus:			

Twenty, thirty, forty, fifty, and sixty-five per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$487,750.00
Cash premiums received	5,831.17
Contingent premiums therewith	5,391.16
Losses paid during the year.....	\$21.73
Losses incurred during the year.....	\$21.73

QUINCY MUTUAL FIRE INSURANCE COMPANY.

QUINCY, MASS.

Incorporated March 22, 1851. Commenced business May, 1851.

CHARLES A. HOWLAND, *President*.

WILLIAM H. FAY, *Secretary*.

I. ASSETS.

Cash value of real estate, less encumbrances.....	\$21,300.00
Loans on mortgages of real estate (first liens).....	69,700.00

Value of lands mortgaged.....	\$73,500.00
Value of buildings thereon.....	112,000.00
Insurance held as collateral	85,700.00
Market value of stocks and bonds.....	\$278,282.00
Loans on collateral securities	147,700.00
Cash in company's office	284.00
Cash deposited in banks	60,463.60
Interest due and accrued	5,653.52
Rents due and accrued	162.50
Premiums in course of collection.....	11,633.42
Loans on personal securities.....	71,500.00
Gross available assets	\$666,679.04
Assessable contingent premiums on outstanding risks, \$485,423.59.	

II. LIABILITIES.

Unearned premiums at fifty per cent of gross premiums....	\$242,711.79
Profits or surplus due on terminated policies.....	4,000.00
Commissions on premiums in course of collection.....	1,848.75
Rents, taxes, salaries, and incidental expenses.....	450.00
Liabilities, except surplus	\$240,010.54
Surplus	417,668.50
Gross liabilities, including surplus	\$666,679.04

III. INCOME.

Cash received for gross premiums.....	\$133,013.67
Deduct reinsurance and return premiums.....	364.83
Net cash premiums received during the year.....	\$132,648.84
Interest received on mortgages	3,870.81
Interest and dividends from all other sources.....	22,321.56
Income from all other sources.....	384.27
Gross cash income	\$159,225.48
Contingent premiums received during the year, \$134,269.84.	

IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$41,836.23
Commissions on premiums	20,508.96
Salaries and fees of officers and employees.....	14,115.96
Profits or surplus on terminated policies.....	62,168.79
State and local taxes	2,478.67
Office and incidental expenses	7,707.92
Gross cash expenditures	\$148,816.53

V. GENERAL ITEMS.

	<i>Amount.</i>	<i>Cash Premiums.</i>	<i>Contingent Premiums.</i>
Risks in force Jan. 1, 1901.....	\$33,589,702.00	\$495,486.39	\$495,486.39
Risks written during the year....	9,140,137.00	134,269.84	134,269.84
Total	\$42,729,839.00	\$629,756.23	\$629,756.23
Risks terminated during the year	9,577,240.00	144,332.64	144,332.64
Amount in force Dec. 31, 1901	\$33,152,599.00	\$485,423.59	\$485,423.59
Losses incurred during the year.....			41,186.23
Percentage of cash premium returned during the year as profit or surplus:			
Twenty, forty, and sixty per cent.			

NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$256,292.00
Cash premiums received	3,873.14
Contingent premiums therewith	3,873.14
Losses paid during the year	2,575.92
Losses incurred during the year.....	2,575.92

 TRADERS AND MECHANICS' MUTUAL FIRE
INSURANCE COMPANY.

LOWELL, MASS.

Incorporated June, 1848. Commenced business June, 1848.

CHARLES C. HUTCHINSON, *President.*EDWARD M. TUCKE, *Secretary.*

 I. ASSETS.

Cash value of real estate, less encumbrances.....	\$14,250.00
Loans on mortgages of real estate (first liens).....	90,540.60
Market value of stocks and bonds.....	532,136.75
Loans on collateral securities.....	6,000.00
Cash in company's office	2,950.93
Cash deposited in banks	7,111.50
Interest due and accrued	3,785.20
Premiums in course of collection.....	17,025.44
Loans on personal securities.....	10,000.00
Gross available assets	\$683,800.42
Assessable contingent premiums on outstanding risks, \$622,646.49.	

II. LIABILITIES.

Unearned premiums at fifty per cent of gross premiums...	\$305,864.25
Profits or surplus due on terminated policies.....	4,423.72
Commissions on premiums in course of collection.....	2,404.04
Liabilities, except surplus	\$312,692.01
Surplus	371,108.41
Gross liabilities, including surplus.....	<u>\$683,800.42</u>

III. INCOME.

Net cash premiums received during the year.....	\$159,640.55
Interest received on mortgages.....	5,197.93
Interest and dividends from all other sources.....	21,572.51
Income from all other sources.....	325.21
Gross cash income	\$186,736.20
Contingent premiums received during the year, \$168,486.29.	

IV. EXPENDITURES.

Net amount paid for losses during the year.....	\$55,962.00
Commissions on premiums	23,917.17
Salaries and fees of officers and employees.....	23,422.15
Profits or surplus on terminated policies.....	80,310.04
State and local taxes	994.11
Rents	1,600.00
Gross cash expenditures	<u>\$186,205.47</u>

V. GENERAL ITEMS.

	Amount.	Cash Premiums.	Contingent Premiums.
Risks in force Jan. 1, 1901.....	\$42,765,391.00	\$647,068.13	\$647,068.13
Risks written during the year....	11,218,195.00	168,486.29	168,486.29
Total	\$53,983,586.00	\$815,554.42	\$815,554.42
Risks terminated during the year	12,449,360.00	192,907.93	192,907.93
Amount in force Dec. 31, 1901	\$41,534,226.00	\$622,646.49	\$622,646.49
Cash received of other companies for insurance.....			505.24
Losses incurred during the year.....			55,962.00
Percentage of cash premium returned during the year as profit or surplus:			
Twenty, forty, and sixty per cent.			

NEW HAMPSHIRE BUSINESS.

Risks written during the year.....	\$925,838.00
Cash premiums received	13,557.58
Contingent premiums therewith	13,557.58
Losses paid during the year.....	3,508.09
Losses incurred during the year.....	3,508.09

FIRE AND FIRE-MARINE
INSURANCE COMPANIES
OF OTHER COUNTRIES.

UNITED STATES BRANCHES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE FIRE
AND FIRE-MARINE INSURANCE COMPANIES OF OTHER COUNTRIES,
AUTHORIZED TO DO BUSINESS IN THE STATE OF NEW
HAMPSHIRE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1901.

AACHEN AND MUNICH FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

AIX-LA-CHAPELLE, GERMANY.

Commenced business in the United States, 1895.

Resident Manager, J. A. KELSEY, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$741,035.00
Cash deposited in company's office.....	57.71
Cash deposited in bank	88,929.93
Interest due and accrued.....	920.00
Gross premiums in course of collection, less \$15,407.71 for commissions, etc.	95,725.23
Bills receivable	1,230.41
Premiums more than three months due, \$1,326.79.	
Gross assets	\$927,897.43
Deduct ledger liabilities	49.30
Total assets	\$927,848.13

LIABILITIES.

Net amount of unpaid losses.....	\$84,073.80
Unearned premiums at fifty per cent of gross premiums	380,820.51
Commissions and brokerage	432.74
Return premiums	6,829.61
Reinsurance	2,248.65
Gross liabilities, except capital and surplus	\$474,405.31
Deposit capital	\$200,000.00
Surplus beyond all liabilities	253,442.82
Surplus as regards policy-holders.....	453,442.82
Total liabilities, including capital and surplus.....	\$927,848.13

INCOME.

Cash received for gross premiums.....	\$814,549.26
Deduct reinsurance, rebate, and return premiums.....	208,959.25
Net cash received for premiums—all fire.....	\$605,590.01

Interest and dividends from all sources.....	\$23,862.21
Income from all other sources	35.76
Received from home office, \$4,485.00.	
Gross cash income	<u>\$629,487.98</u>

EXPENDITURES.

Gross amount paid for losses.....	\$394,475.00
Deduct salvage and reinsurance.....	40,454.16
Net amount paid for losses—all fire.....	<u>\$354,020.84</u>
Commissions and brokerage	124,054.78
Salaries and fees of officers and employees.....	75,823.60
State and local taxes	18,758.41
Rents	3,640.08
All other payments and expenditures	39,856.22
Remitted to home office, \$1,761.50.	
Gross cash expenditures	<u><u>\$616,153.93</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$60,028,314.00	\$779,419.62
Written or renewed during the year.....	60,673,400.00	812,150.11
Total	<u>\$120,701,714.00</u>	<u>\$1,591,869.73</u>
Deduct risks expired or terminated.....	58,060,036.00	761,760.88
In force at the end of the year.....	\$62,641,678.00	\$830,108.85
Deduct amount reinsured	5,094,393.00	68,467.81
Net amount in force Dec. 31, 1901.....	<u><u>\$57,547,285.00</u></u>	<u><u>\$761,641.04</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$384,064.79
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$69,812.50	\$14,522.92

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$150,493.00
Premiums received	3,051.47
Losses paid	4,612.45
Losses incurred	4,609.20

BRITISH AMERICA ASSURANCE COMPANY.

UNITED STATES BRANCH.

Commenced business in the United States, 1874.

GEORGE A. COX, *President*.P. H. SIMS, *Secretary*.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	\$10,000.00
Market value of stocks and bonds.....	1,034,933.77
Cash deposited in bank	56,953.64
Interest due and accrued	6,558.32
Agents' debit balances	193,927.03
Gross assets	<u>\$1,302,377.76</u>

LIABILITIES.

Net amount of unpaid losses.....	\$74,016.07
Unearned premiums at 50 per cent on fire and inland risks \$733,763.39	
Unearned premiums at 100 per cent on marine risks.....	<u>2,864.98</u>
Total unearned premiums	736,628.37
Gross liabilities, except capital and surplus.....	<u>\$810,644.44</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	<u>291,733.32</u>
Surplus as regards policy-holders.....	<u>491,733.32</u>
Total liabilities, including capital and surplus.....	<u><u>\$1,302,377.76</u></u>

INCOME.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Cash received for gross premiums.....	\$1,329,392.57	\$333,001.81
Deduct reinsurance, rebate, and return premiums	<u>301,605.33</u>	<u>80,602.33</u>
Net cash received for premiums.....	<u><u>\$1,027,787.24</u></u>	<u><u>\$257,398.93</u></u>
Interest and dividends from all sources.....		\$1,285,186.17
Received from home office, \$41,070.73.		<u>42,142.63</u>
Gross cash income		<u><u>\$1,327,328.80</u></u>

EXPENDITURES.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$772,649.66	\$192,769.43
Deduct salvage and reinsurance.....	62,864.99	20,895.98
Net amount paid for losses.....	<u>\$709,784.67</u>	<u>\$171,873.50</u>
Commissions and brokerage		\$881,658.17
Salaries and fees of officers and employees.....		239,340.61
State and local taxes		64,196.73
All other payments and expenditures.....		42,115.62
		86,158.70
Gross cash expenditures		<u>\$1,313,769.83</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1900.....	\$122,080,923.00	\$1,328,091.33
Written or renewed during the year.....	105,065,650.00	1,329,392.57
Total	<u>\$227,146,573.00</u>	<u>\$2,657,483.90</u>
Deduct risks expired or terminated.....	107,116,794.00	1,219,161.56
In force at the end of the year.....	<u>\$120,029,779.00</u>	<u>\$1,438,322.34</u>
Deduct amount reinsured	5,070,136.00	63,547.26
Net amount in force Dec. 31, 1901....	<u>\$114,959,643.00</u>	<u>\$1,374,775.08</u>

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1900.....	\$1,970,938.00	\$60,029.38
Written or renewed during the year.....	33,964,650.00	338,001.51
Total	<u>\$35,935,588.00</u>	<u>\$398,031.19</u>
Deduct risks expired or terminated.....	32,332,612.00	303,547.00
Net amount in force.....	<u>\$3,602,976.00</u>	<u>\$94,184.19</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year	\$846,741.55
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

State or Country.	Value of Deposits.	Liabilities.
California	\$119,900.00	\$37,882.22
Georgia	11,650.00	18,224.16
New Mexico	10,000.00	8,049.00
Ohio	110,775.00	43,861.07
Virginia	28,344.07	21,193.45

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$575,650.00
Premiums received	7,785.07
Losses paid	2,344.92
Losses incurred	1,947.47

CALEDONIAN INSURANCE COMPANY.

UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States, 1890.

Resident Manager, CHARLES H. POST, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$281,315.67
Market value of stocks and bonds.....	1,338,200.00
Cash in company's office.....	518.48
Cash deposited in bank	68,815.88
Interest due and accrued.....	12,120.80
Gross premiums in course of collection, less \$37,182.63 for commissions, etc.	124,414.84
Bills receivable, not matured, taken for premiums.....	694.73
Agents' debit balances	621.28
Other assets	10,266.43
Gross assets	\$1,836,968.11
Deduct ledger liabilities	26,153.09
Total assets	\$1,810,815.02

ITEMS NOT ADMITTED.

Agents' debit balances unsecured.....	\$621.28
Furniture, fixtures, etc.....	7,710.57
Total items not admitted	\$8,331.85
Total admitted assets	\$1,802,483.17

LIABILITIES.

Net amount of unpaid losses	\$160,284.38
Unearned premiums at fifty per cent of gross premiums	759,428.55
Contingent reserve	10,000.00
Gross liabilities, except capital and surplus.....	<u>\$929,712.93</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities	<u>672,770.24</u>
Surplus as regards policy-holders.....	872,770.24
Total liabilities, including capital and surplus.....	<u><u>\$1,802,483.17</u></u>

INCOME.

Cash received for gross premiums.....	\$1,811,188.56
Deduct reinsurance, rebate, and return premiums.....	<u>741,147.20</u>
Net cash received for premiums—all fire.....	\$1,070,041.36
Interest and dividends from all sources.....	58,086.17
Income from all other sources.....	23,645.60
Received from home office, \$168,461.29.	
Gross cash income	<u>\$1,151,773.13</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,022,476.19
Deduct salvage and reinsurance.....	<u>162,148.18</u>
Net amount paid for losses—all fire.....	\$860,328.01
Commissions and brokerage	243,950.88
Salaries and fees of officers and employees.....	89,192.62
State and local taxes	39,145.42
Rents	8,241.33
All other payments and expenditures.....	<u>68,890.19</u>
Gross cash expenditures	<u><u>\$1,309,748.45</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$205,386,222.00	\$2,080,820.45
Written or renewed during the year.....	<u>170,240,347.00</u>	<u>1,808,021.52</u>
Total	\$375,626,569.00	\$3,888,841.97
Deduct risks expired or terminated.....	<u>177,391,137.00</u>	<u>1,751,591.50</u>
In force at the end of the year.....	\$198,235,432.00	\$2,137,250.47
Deduct amount reinsured	<u>48,104,594.00</u>	<u>618,393.33</u>
Net amount in force Dec. 31, 1901.....	<u><u>\$150,130,838.00</u></u>	<u><u>\$1,518,857.14</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$908,146.93
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$111,500.00	\$29,713.41
Georgia	10,400.00	298.17
Virginia	26,750.00	113.17
Oregon	60,000.00	3,760.91

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$761,878.00
Premiums received	12,819.41
Losses paid	5,813.65
Losses incurred	8,745.64

COMMERCIAL UNION ASSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1871.

Resident Manager, A. H. WRAY, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon!...	\$888,148.69
Loans on mortgages of real estate (first liens).....	232,500.00
Interest due and accrued thereon	4,060.41
Market value of stocks and bonds	1,841,385.00
Cash in company's office.....	3,984.11
Cash deposited in bank.....	381,073.53
Interest due and accrued	1,166.66
Gross premiums in course of collection, less \$78,587.33 for commissions, etc.	495,571.91

Rents due and accrued	\$7,701.48
Bills receivable, not matured, taken for premiums.....	5,473.43
Premiums more than three months due, \$15,037.09.	
Gross assets	\$3,861,065.22
Deduct ledger liabilities	19,618.35
Total assets	\$3,841,446.87

LIABILITIES.

Net amount of unpaid losses	\$401,615.00
Unearned premiums at fifty per cent of gross premiums	2,106,726.48
Reclaimable on perpetual fire policies.....	100,205.62
Return premiums	3,450.15
Reinsurance	8,691.24
Gross liabilities, except capital and surplus.....	\$2,620,688.49
Deposit capital	\$200,000.00
Surplus beyond all liabilities	1,020,758.38
Surplus as regards policy-holders.....	1,220,758.38
Total liabilities, including capital and surplus.....	\$3,841,446.87

INCOME.

	Fire.	Marine and Inland.
Cash received for gross premiums.....	\$3,680,889.64	\$121,408.78
Deduct reinsurance, rebate, and return premiums	975,270.36	10,351.81
Net cash received for premiums.....	\$2,705,619.28	\$111,056.97
Received for interest on mortgages.....		\$2,816,676.25
Interest and dividends from all other sources.....		11,264.26
Income from all other sources.....		71,750.00
Deposit premiums received on perpetual fire risks, \$1,564.50.		52,284.02
Gross cash income		\$2,951,974.53

EXPENDITURES.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$1,936,846.01	\$44,821.30
Deduct salvage and reinsurance.....	119,943.81	6,932.77
Net amount paid for losses.....	\$1,816,902.20	\$37,888.53
		\$1,854,790.73

Commissions and brokerage	\$556,056.82
Salaries and fees of officers and employees.....	138,897.29
State and local taxes	91,991.17
Rents	24,123.07
All other payments and expenditures	249,824.73
Remitted to home office, \$132,401.05.	
Gross cash expenditures	<u>\$2,915,683.81</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$429,734,889.00	\$4,080,123.03
Written or renewed during the year.....	353,263,746.00	3,777,479.04
Total	<u>\$782,998,635.00</u>	<u>\$7,857,602.07</u>
Deduct risks expired or terminated.....	341,583,484.00	3,434,072.81
In force at the end of the year.....	\$441,415,151.00	\$4,413,529.26
Deduct amount reinsured	32,217,223.00	270,126.05
Net amount in force Dec. 31, 1901.....	<u>\$409,197,928.00</u>	<u>\$4,143,403.21</u>
Perpetual risks in force.....	<u>\$5,323,163.53</u>	<u>\$111,339.58</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$809,096.00	\$36,212.66
Written or renewed during the year.....	30,598,175.00	123,880.41
Total	<u>\$31,407,271.00</u>	<u>\$160,093.07</u>
Deduct risks expired or terminated.....	29,783,480.00	89,610.80
In force at the end of the year.....	\$1,623,791.00	\$70,482.27
Deduct amount reinsured	7,500.00	432.50
Net amount in force	<u>\$1,616,291.00</u>	<u>\$70,049.77</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year.. \$1,934,756.73
 Amounts deposited for the exclusive protection of policy-
 holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$139,750.00	\$86,160.62
Oregon	69,875.00	16,193.53
Virginia	69,875.00	47,888.55
Georgia	13,975.00	70,161.31

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$1,126,085.00
Premiums received	17,442.81
Losses paid	11,461.74
Losses incurred	11,351.74

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

HAMBURG, GERMANY.

Commenced business in the United States, 1853.

Resident Manager, F. O. AFFELD, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$1,335,670.84
Loans on collateral securities	30,000.00
Cash deposited in bank	83,214.90
Interest due and accrued	16,354.16
Gross premiums in course of collection, less \$35,271.18 for commissions, etc.	94,485.30
Agents' debit balances	2,551.20
Gross assets	\$1,562,306.40
Deduct agents' balances unsecured	2,551.20
Gross assets	\$1,559,725.20

LIABILITIES.

Net amount of unpaid losses.....	\$101,385.00
Unearned premiums at fifty per cent of gross premiums	1,048,248.05
Gross liabilities, except capital and surplus.....	\$1,149,633.05
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	210,092.15
Surplus as regards policy-holders.....	410,092.15
Total liabilities, including capital and surplus.....	\$1,559,725.20

INCOME.

Cash received for gross premiums.....	\$1,768,440.94	
Deduct reinsurance, rebate, and return premiums.....	333,577.42	
Net cash received for premiums—all fire.....		\$1,434,863.52
Interest and dividends from all sources.....		51,813.91
Income from all other sources.....		631.58
Gross cash income		<u>\$1,487,309.01</u>

EXPENDITURES.

Gross amount paid for losses.....	\$955,317.06	
Deduct salvage and reinsurance.....	55,991.93	
Net amount paid for losses—all fire.....		\$899,325.13
Commissions and brokerage		270,435.66
Salaries and fees of officers and employees.....		121,238.90
State and local taxes		39,551.45
Rents		12,674.91
All other payments and expenditures.....		75,977.47
Remitted to home office, \$60,054.86.		
Gross cash expenditures		<u>\$1,419,203.52</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$163,024,565.00	\$1,984,783.65
Written or renewed during the year.....	139,899,505.00	1,769,302.48
Total	<u>\$302,924,070.00</u>	<u>\$3,754,086.13</u>
Deduct risks expired or terminated.....	125,222,358.00	1,574,241.51
In force at the end of the year.....	\$177,701,712.00	\$2,179,844.62
Deduct amount reinsured	6,812,373.00	83,348.51
Net amount in force Dec. 31, 1901.....	<u>\$170,889,339.00</u>	<u>\$2,096,496.11</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$937,760.13
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,600.00	\$25,272.00
Oregon	57,500.00	17,924.06
Virginia	31,200.00	68,329.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$456,181.00
Premiums received	7,214.81
Losses paid	2,152.21
Losses incurred	2,202.21

IMPERIAL INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1868.

Resident Manager, T. D. BELFIELD, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$476,634.70
Market value of stocks and bonds.....	1,099,232.50
Cash in company's office.....	1,039.30
Cash deposited in bank	61,299.02
Interest due and accrued.....	7,866.66
Gross premiums in course of collection, less \$41,021.44 for commissions, etc.	148,010.95
Rents due and accrued	1,542.49
Premiums more than three months due, \$9,758.48.	
Gross assets	<u>\$1,795,625.62</u>

LIABILITIES.

Net amount of unpaid losses.....	\$119,175.32
Unearned premiums at fifty per cent of gross premiums	<u>869,192.79</u>
Gross liabilities, except capital and surplus.....	\$988,368.11
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	<u>607,257.51</u>
Surplus as regards policy-holders.....	807,257.51
Total liabilities, including capital and surplus.....	<u><u>\$1,795,625.62</u></u>

INCOME.

Cash received for gross premiums.....	\$1,605,919.30
Deduct reinsurance, rebate, and return premiums.....	425,153.59
Net cash received for premiums—all fire.....	\$1,180,765.71
Interest and dividends from all sources.....	39,211.83
Income from all other sources.....	26,609.07
Received from home office, \$153,273.86.	
Gross cash income	\$1,246,586.61

EXPENDITURES.

Gross amount paid for losses	\$934,193.74
Deduct salvage and reinsurance.....	83,111.90
Net amount paid for losses—all fire.....	\$851,081.84
Commissions and brokerage.....	231,245.13
Salaries and fees of officers and employees.....	92,322.31
State and local taxes	52,964.21
Rents	7,331.43
All other payments and expenditures.....	95,834.52
Remitted to home office, \$91,104.50.	
Gross cash expenditures	\$1,330,779.44

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$185,103,935.00	\$2,009,487.87
Written or renewed during the year.....	128,706,551.00	1,580,303.67
Total	\$313,810,486.00	\$3,589,741.54
Deduct risks expired or terminated.....	141,609,893.00	1,678,422.39
In force at the end of the year.....	\$172,200,593.00	\$1,911,319.15
Deduct amount reinsured.....	12,833,254.00	172,933.56
Net amount in force Dec. 31, 1901.....	\$159,367,339.00	\$1,738,385.59

MISCELLANEOUS.

Fire losses incurred during the year.....	\$858,645.60
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$134,250.00	\$52,098.70
Virginia	55,937.50	18,882.51
Oregon	55,937.50	11,100.09
Georgia	11,187.50	21,483.29

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$203,573.00
Premiums received	3,534.44
Losses paid	628.14
Losses incurred	528.14

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1848.

Resident Manager, HENRY W. EATON, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$1,865,833.00
Loans on mortgages of real estate (first liens).....	3,009,050.00
Interest due and accrued thereon.....	35,639.77
Market value of stocks and bonds.....	3,323,345.83
Cash in company's office	2,725.10
Cash deposited in bank	927,278.25
Interest due and accrued.....	188.90
Gross premiums in course of collection, less \$178,875.52 for commissions, etc.	962,509.60
Rents due and accrued	10,000.00
Bills receivable	806.82
All other assets	925.00
Gross assets	\$10,138,322.32
Deduct ledger liabilities	761.43
Total assets	\$10,137,560.89

LIABILITIES.

Net amount of unpaid losses.....	\$582,914.04
Unearned premiums at fifty per cent of gross premiums..	4,048,629.85
Reclaimable on perpetual fire policies.....	315,914.19

Net premium reserve under life department.....	\$81,303.88
Return premiums	55,000.00
Reinsurance	178,480.66
Due for contingent commissions.....	20,000.00

Gross liabilities, except capital and surplus.....	\$5,282,242.62
Deposit capital	\$200,000.00
Surplus beyond all liabilities	4,655,318.27

Surplus as regards policy-holders..... 4,855,318.27

Total liabilities, including capital and surplus..... \$10,137,560.89

INCOME.

Cash received for gross premiums.....	\$3,080,449.87
Deduct reinsurance, rebate, and return premiums....	2,578,033.36

Net cash received for premiums—all fire.....	\$5,502,416.51
Received for interest on mortgages.....	131,456.72
Interest and dividends from all other sources.....	90,546.92
Income from all other sources.....	193,073.30
Deposit premiums received on perpetual fire risks	\$6,039.35
Received from home office	258,726.46

Gross cash income \$5,917,493.45

EXPENDITURES.

Gross amount paid for losses.....	\$4,377,085.15
Deduct salvage and reinsurance.....	607,536.48

Net amount paid for losses—all fire.....	\$3,769,548.67
Commissions and brokerage.....	924,924.72
Salaries and fees of officers and employees.....	344,880.35
State and local taxes	163,726.28
Rents	38,413.38
All other payments and expenditures.....	319,757.70
Deposit premiums returned on perpetual fire risks	\$8,295.38
Remitted to home office	147,350.57

Gross cash expenditures \$5,561,251.10

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$994,399,602.00	\$8,491,140.64
Written or renewed during the year....	854,656,804.00	8,199,861.84
Total	\$1,849,056,406.00	\$16,691,002.48
Deduct risks expired or terminated.....	783,986,087.00	7,130,981.17

In force at the end of the year..... \$1,065,070,319.00 \$9,560,021.31

Deduct amount reinsured	\$153,542,003.00	\$1,462,761.70
Net amount in force Dec. 31, 1901....	\$911,528,314.00	\$8,097,259.61
Perpetual risks in force	\$9,857,045.00	\$332,541.00

MISCELLANEOUS.

Fire losses incurred during the year.....	\$3,841,388.62
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$139,750.00	\$110,535.58
Oregon	69,875.00	32,592.31
Virginia	62,887.00	82,717.60
Georgia	13,975.00	78,069.59
New Mexico	10,858.00	9,309.01

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$3,061,884.00
Premiums received	27,587.54
Losses paid	14,175.57
Losses incurred	12,495.57

LONDON ASSURANCE CORPORATION.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1872.

Resident Manager, CHARLES L. CASE, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$1,965,363.74
Cash in company's office	12,451.67
Cash deposited in bank	178,797.68
Interest due and accrued	5,212.49

Gross premiums in course of collection, less \$43,541.59 for commissions, etc.	\$254,387.01
Bills receivable, not matured, taken for premiums.....	10.27
Due for reinsurance on losses paid.....	7,298.63
Gross assets	<u>\$2,423,721.49</u>

LIABILITIES.

Net amount of unpaid losses.....	\$144,358.96
Unearned premiums at 50 per cent on fire and inland risks	\$872,634.28
Unearned premiums at 100 per cent on marine risks.....	31,726.24
Total unearned premiums	<u>904,360.52</u>
Due and accrued for salaries, rent, and incidental expenses	10,000.00
Commissions and brokerage.....	32.20
Return premiums	149.78
Reinsurance	<u>29,170.64</u>
Gross liabilities, except capital and surplus.....	\$1,088,072.10
Deposit capital	\$200,000.00
Surplus beyond all liabilities	<u>1,135,649.39</u>
Surplus as regards policy-holders.....	<u>1,235,649.39</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,423,721.49</u></u>

INCOME.

	Fire.	Marine and Inland.
Cash received for gross premiums.....	\$1,326,465.50	\$738,942.06
Deduct reinsurance, rebate, and return premiums	<u>273,439.58</u>	<u>374,237.49</u>
Net cash received for premiums.....	<u><u>\$1,053,025.92</u></u>	<u><u>\$364,704.57</u></u>
		\$1,417,730.49
Interest and dividends from all sources.....		74,571.23
Income from all other sources.....		<u>13,724.53</u>
Gross cash income		<u>\$1,506,026.25</u>

EXPENDITURES.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$665,370.89	\$390,515.07
Deduct salvage and reinsurance.....	<u>91,867.41</u>	<u>191,314.70</u>
Net amount paid for losses.....	<u><u>\$573,503.48</u></u>	<u><u>\$199,200.37</u></u>
		\$772,703.85

Commissions and brokerage	\$296,257.57
Salaries and fees of officers and employees.....	83,948.96
State and local taxes	41,542.59
Rents	13,785.00
All other payments and expenditures.....	66,464.49
Remitted to home office, \$286,749.56.	
Gross cash expenditures	<u>\$1,274,702.46</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$172,565,727.00	\$1,564,231.95
Written or renewed during the year.....	150,153,048.00	1,388,925.72
Total	<u>\$322,718,775.00</u>	<u>\$2,953,157.67</u>
Deduct risks expired or terminated.....	128,309,405.00	1,128,969.67
In force at the end of the year.....	\$194,409,370.00	\$1,824,188.00
Deduct amount reinsured	11,845,371.00	97,463.50
Net amount in force Dec. 31, 1901.....	<u>\$182,563,999.00</u>	<u>\$1,726,724.50</u>

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$8,691,640.00	\$51,267.97
Written or renewed during the year.....	120,082,506.00	773,210.74
Total	<u>\$128,774,146.00</u>	<u>\$824,478.71</u>
Deduct risks expired or terminated.....	117,932,811.00	759,825.18
In force at the end of the year.....	\$10,841,335.00	\$64,653.53
Deduct amount reinsured.....	4,075,221.00	23,575.26
Net amount in force	<u>\$6,766,114.00</u>	<u>\$41,078.27</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year..	\$746,957.18
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,212.50	\$8,693.91
Ohio	112,125.00	49,050.90
Oregon	56,062.50	8,781.78
Virginia	56,553.12	24,663.17

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$389,378.00
Premiums received	5,352.61
Losses paid	2,255.39
Losses incurred	1,251.39

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, A. G. McILWAINE, JR., New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$300,000.00
Market value of stocks and bonds.....	1,809,943.41
Cash in company's office.....	17,676.23
Cash deposited in bank	80,874.76
Special deposit held by United States trustees.....	50,000.00
Interest due and accrued	22,360.84
Gross premiums in course of collection, less \$65,244.65 for commissions, etc.	245,059.10
Rents due and accrued	2,258.63
Bills receivable, not matured, taken for premiums.....	4,346.92
Due for reinsurance on losses paid.....	10,427.89
All other assets	3,322.96
Premiums more than three months due, \$2,454.24.	
Gross assets	\$2,546,270.74

ITEMS NOT ADMITTED.

Due from other companies.....	\$662.24
In hands of special agents.....	925.56
Total items not admitted	\$1,587.80
Total admitted assets	\$2,544,682.94

LIABILITIES.

Net amount of unpaid losses.....	\$155,641.30
Unearned premiums at fifty per cent of gross premiums	1,466,191.37
Return premiums	1,908.71
Reinsurance	18,453.95
Gross liabilities, except capital and surplus.....	<u>\$1,642,197.33</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	<u>702,485.61</u>
Surplus as regards policy-holders.....	902,485.61
Total liabilities, including capital and surplus.....	<u><u>\$2,544,682.94</u></u>

INCOME.

Cash received for gross premiums.....	\$2,619,007.17
Deduct reinsurance, rebate, and return premiums.....	<u>892,453.56</u>
Net cash received for premiums—all fire.....	\$1,726,553.61
Interest and dividends from all sources.....	77,807.48
Income from all other sources	<u>18,117.50</u>
Gross cash income	\$1,822,478.59

EXPENDITURES.

Gross amount paid for losses.....	\$1,362,436.58
Deduct salvage and reinsurance.....	<u>288,725.13</u>
Net amount paid for losses—all fire.....	\$1,073,711.40
Commissions and brokerage	329,760.21
Salaries and fees of officers and employees.....	150,865.28
State and local taxes	50,246.38
Rents	22,122.90
All other payments and expenditures.....	<u>126,656.01</u>
Remitted to home office, \$110,044.51.	
Gross cash expenditures	<u><u>\$1,753,362.18</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$434,103,478.00	\$3,380,770.59
Written or renewed during the year.....	<u>281,410,522.00</u>	<u>2,612,551.04</u>
Total	\$715,514,000.00	\$5,993,321.63
Deduct risks expired or terminated.....	<u>314,906,250.00</u>	<u>2,612,685.56</u>
In force at the end of the year.....	\$400,607,750.00	\$3,380,636.07

Deduct amount reinsured	\$49,066,300.00	\$448,253.23
Net amount in force Dec. 31, 1901.....	<u>\$351,541,450.00</u>	<u>\$2,932,382.84</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,082,262.18
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$57,250.00	\$17,698.46
Georgia	11,525.00	23,139.96
Ohio	139,500.00	63,949.26
Oregon	69,750.00	24,784.66
New Mexico	10,000.00	5,960.62

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,123,548.00
Premiums received	17,410.33
Losses paid	9,519.78
Losses incurred	9,514.49

MANCHESTER ASSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1890.

Resident Manager, GEORGE S. A. YOUNG, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$4,282.77
Market value of stocks and bonds.....	1,547,320.00
Cash in company's office	721.47
Cash deposited in bank	55,272.34
Interest due and accrued	5,554.17
Gross premiums in course of collection, less \$46,422.30 for commissions, etc.	208,681.15

Bills receivable, not matured, taken for premiums.....	\$448.10
Due for reinsurance on losses paid.....	285.29
Agents' debit balances	205.08
Premiums more than three months due, \$6,750.36.	
Gross assets	<u>\$1,822,770.37</u>

LIABILITIES.

Net amount of unpaid losses.....	\$187,024.10
Unearned premiums at fifty per cent of gross premiums	1,034,693.69
Return premiums	174.02
Reinsurance	<u>22,501.35</u>
Gross liabilities, except capital and surplus.....	\$1,244,393.16
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	<u>378,377.21</u>
Surplus as regards policy-holders.....	<u>578,377.21</u>
Total liabilities, including capital and surplus.....	<u><u>\$1,822,770.37</u></u>

INCOME.

Cash received for gross premiums.....	\$2,116,491.10
Deduct reinsurance, rebate, and return premiums.....	<u>703,774.27</u>
Net cash received for premiums—all fire.....	\$1,412,716.83
Interest and dividends from all sources.....	57,204.17
Income from all other sources.....	1,198.42
Received from home office, \$299,460.00.	
Gross cash income	<u>\$1,471,119.42</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,323,395.13
Deduct salvage and reinsurance.....	<u>218,460.55</u>
Net amount paid for losses—all fire.....	\$1,104,934.58
Commissions and brokerage.....	287,630.45
Salaries and fees of officers and employees.....	92,274.63
State and local taxes	51,578.75
Rents	10,556.05
All other payments and expenditures.....	84,381.90
Remitted to home office, \$107,063.20.	
Gross cash expenditures	<u><u>\$1,631,356.36</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$221,342,751.00	\$2,400,842.36
Written or renewed during the year.....	182,497,461.00	2,108,292.83
Total	<u>\$403,840,212.00</u>	<u>\$4,509,135.19</u>
Deduct risks expired or terminated.....	189,348,638.00	2,121,957.66
In force at the end of the year.....	<u>\$214,491,574.00</u>	<u>\$2,387,177.53</u>
Deduct amount reinsured	24,142,361.00	317,790.11
Net amount in force Dec. 31, 1901....	<u><u>\$190,349,213.00</u></u>	<u><u>\$2,069,387.42</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,121,396.56
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,900.00	\$25,293.99
Ohio	109,000.00	64,391.65
Oregon	57,500.00	4,533.83
Virginia	54,500.00	13,638.18

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$805,668.00
Premiums received	10,949.14
Losses paid	2,695.40
Losses incurred	3,372.19

MOSCOW FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

Moscow, RUSSIA.

Commenced business in the United States, 1900.

Resident Manager, JOHN R. REDFIELD, Hartford, Conn.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$687,150.00
Cash deposited in bank.....	7,595.65

1901.]

INSURANCE COMPANIES.

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Interest due and accrued	\$3,513.89
Gross premiums in course of collection, less \$13,855.13 for commissions, etc.	55,027.57
Gross assets	<u>\$753,587.41</u>

LIABILITIES.

Net amount of unpaid losses.....	\$110,010.02
Unearned premiums at fifty per cent of gross premiums..	409,230.72
Reinsurance	13,378.49
Gross liabilities, except capital and surplus.....	<u>\$532,619.23</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities	20,968.18
Surplus as regards policy-holders.....	<u>220,968.18</u>
Total liabilities, including capital and surplus.....	<u><u>\$753,587.41</u></u>

INCOME.

Cash received for gross premiums.....	\$902,657.65
Deduct reinsurance, rebate, and return premiums.....	151,966.77
Net cash received for premiums—all fire.....	<u>\$750,690.88</u>
Interest and dividends from all sources.....	19,661.78
Received from home office, \$91,197.52.	
Gross cash income	<u>\$770,552.66</u>

EXPENDITURES.

Gross amount paid for losses.....	\$431,661.69
Deduct salvage and reinsurance.....	2,126.57
Net amount paid for losses—all fire.....	<u>\$429,535.12</u>
Commissions and brokerage	241,117.00
Salaries and fees of officers and employees.....	850.00
State and local taxes	2,825.97
All other payments and expenditures.....	3,044.00
Remitted to home office, \$95,286.26.	
Gross cash expenditures.....	<u><u>\$677,372.09</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$68,604,570.00	\$590,013.39
Written or renewed during the year.....	98,849,306.00	904,545.02
Total	<u>\$167,453,876.00</u>	<u>\$1,494,558.41</u>

Deduct risks expired or terminated.....	\$79,185,970.00	\$676,396.96
Net amount in force Dec. 31, 1901.....	<u>\$88,267,906.00</u>	<u>\$818,461.45</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$483,258.84
Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:	

	Value	
State or Country.	of Deposits.	Liabilities.
Ohio	\$115,000.00	\$19,575.09

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$271,554.00
Premiums received	6,619.63
Losses paid	2,728.59
Losses incurred	2,139.77

MUNICH REINSURANCE COMPANY.

UNITED STATES BRANCH.

BAVARIA, GERMANY.

Commenced business in the United States, 1898.

Resident Manager, CARL SCHREINER, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$1,772,772.50
Cash deposited in bank	220,957.31
Interest due and accrued	10,337.50
Gross premiums in course of collection.....	98,428.24
Gross assets	<u>\$2,102,495.55</u>

LIABILITIES.

Net amount of unpaid losses.....	\$279,609.00
Unearned premiums at fifty per cent of gross premiums..	1,285,899.24
Gross liabilities, except capital and surplus.....	<u>\$1,565,508.24</u>

1901.]

INSURANCE COMPANIES.

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Deposit capital	\$200,000.00	
Surplus beyond all liabilities.....	336,987.31	
		<hr/>
Surplus as regards policy-holders.....		\$536,987.31
		<hr/>
Total liabilities, including capital and surplus.....		<u>\$2,102,495.55</u>

INCOME.

Cash received for gross premiums.....	\$3,041,977.60	
Deduct reinsurance, rebate, and return premiums.....	561,304.99	
		<hr/>
Net cash received for premiums—all fire.....		\$2,480,672.61
Interest and dividends from all sources.....		53,013.89
Income from all other sources.....		11,647.50
Received from home office, \$246,000.75.		
		<hr/>
Gross cash income		<u>\$2,545,364.00</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,261,611.03	
Deduct salvage and reinsurance.....	8,224.43	
		<hr/>
Net amount paid for losses—all fire.....		\$1,253,386.65
Commissions and brokerage		678,250.98
Salaries and fees of officers and employees.....		12,457.45
State and local taxes		4,427.11
All other payments and expenditures.....		10,231.33
		<hr/>
Gross cash expenditures		<u>\$1,958,753.52</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$205,895,399.00	\$1,491,121.52
Written or renewed during the year.....	270,900,378.00	3,028,105.39
	<hr/>	<hr/>
Total	\$476,795,777.00	\$4,519,226.91
Deduct risks expired or terminated.....	235,661,563.00	1,947,428.44
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901.....	<u>\$241,134,214.00</u>	<u>\$2,571,798.47</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,346,282.65
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BUSINESS IN NEW HAMPSHIRE, 1901.*

* Reinsurance.

NATIONAL ASSURANCE COMPANY.

UNITED STATES BRANCH.

DUBLIN, IRELAND.

Commenced business in the United States, 1899.

Resident Manager, GEORGE E. KENDALL, Hartford, Conn.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$422,322.50
Cash in company's office	2,449.07
Cash deposited in bank	53,642.75
Interest due and accrued	1,565.00
Gross premiums in course of collection, less \$29,891.08 for commissions, etc.	96,977.49
Gross assets	<u>\$576,956.81</u>

LIABILITIES.

Net amount of unpaid losses.....	\$44,426.96
Unearned premiums at fifty per cent of gross premiums..	282,319.87
Return premiums	21,568.67
Gross liabilities, except capital and surplus.....	<u>\$348,315.50</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities	<u>28,641.31</u>
Surplus as regards policy-holders.....	<u>228,641.31</u>
Total liabilities, including capital and surplus.....	<u><u>\$576,956.81</u></u>

INCOME.

Cash received for gross premiums.....	\$670,092.22
Deduct reinsurance, rebate, and return premiums.....	<u>145,969.71</u>
Net cash received for premiums—all fire.....	\$524,122.51
Interest and dividends from all sources.....	15,340.41
Income from all other sources.....	16,445.11
Received from home office, \$72,912.50.	
Gross cash income	<u><u>\$553,908.03</u></u>

EXPENDITURES.

Gross amount paid for losses.....	\$424,949.44
Deduct salvage and reinsurance.....	13,275.97
Net amount paid for losses—all fire.....	\$411,673.47
Commissions and brokerage	117,004.27
Salaries and fees of officers and employees.....	48,736.65
State and local taxes	20,735.62
Rents	2,004.61
All other payments and expenditures.....	18,741.10
Remitted to home office, \$237.74.	
Gross cash expenditures	\$618,895.72

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$46,129,631.00	\$550,358.31
Written or renewed during the year.....	52,726,619.00	687,668.63
Total	\$98,856,250.00	\$1,238,026.94
Deduct risks expired or terminated.....	45,937,028.00	553,155.86
In force at the end of the year.....	\$52,919,222.00	\$684,871.08
Deduct amount reinsured	9,988,852.00	120,231.34
Net amount in force Dec. 31, 1901.....	\$42,930,370.00	\$564,639.74

MISCELLANEOUS.

Fire losses incurred during the year.....	\$411,315.14
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BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$560,486.00
Premiums received	8,671.75
Losses paid	6,038.55
Losses incurred	6,038.55

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON AND EDINBURGH, GREAT BRITAIN.

Commenced business in the United States, 1866.

Resident Manager, E. G. RICHARDS, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$4,533,604.00
Cash in company's office	19,301.72
Cash deposited in bank.....	270,966.56
Interest due and accrued	53,854.00
Gross premiums in course of collection, less \$110,343.62 for commissions, etc.	401,761.96
Bills receivable, not matured, taken for premiums.....	840.23
Due for reinsurance on losses paid.....	12,638.22
All other assets	550.32
Premiums more than three months due, \$15,180.96.	
Gross assets	\$5,293,517.01
Deduct ledger liabilities	7,346.64
Total assets	\$5,286,170.37

LIABILITIES.

Net amount of unpaid losses.....	\$381,246.73
Unearned premiums at fifty per cent of gross premiums..	2,215,339.93
Reclaimable on perpetual fire policies.....	10,398.51
Gross liabilities, except capital and surplus.....	\$2,606,985.17
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	2,479,185.20
Surplus as regards policy-holders.....	2,679,185.20
Total liabilities, including capital and surplus.....	\$5,286,170.37

INCOME.

Cash received for gross premiums.....	\$3,860,839.64
Deduct reinsurance, rebate, and return premiums.....	1,038,308.85
Net cash received for premiums—all fire.....	\$2,822,530.79
Interest and dividends from all sources.....	115,695.28
Income from all other sources	74,339.06
Addition to trust fund furnished by home office.....	\$26,738.29
Deposit premiums received for perpetual fire risks, \$6,795.00.	
Gross cash income	\$2,869,303.42

EXPENDITURES.

Gross amount paid for losses.....	\$2,149,182.91
Deduct salvage and reinsurance.....	256,169.59
Net amount paid for losses—all fire.....	\$1,893,073.32
Commissions and brokerage	549,995.99
Salaries and fees of officers and employees.....	174,796.61
State and local taxes	90,323.79
All other payments and expenditures.....	182,906.38
Deposit premiums returned on perpetual fire risks	\$1,115.00
Remitted to home office	4,630.05
Gross cash expenditures	\$2,891,096.09

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$460,465,347.00	\$4,297,251.53
Written or renewed during the year.....	416,386,255.00	3,930,495.93
Total	\$876,851,602.00	\$8,227,747.46
Deduct risks expired or terminated.....	372,017,081.00	3,335,970.86
In force at the end of the year.....	\$504,834,521.00	\$4,891,776.60
Deduct amount reinsured	49,574,918.00	461,096.73
Net amount in force Dec. 31, 1901....	\$455,259,603.00	\$4,430,679.87
Perpetual risks in force	\$385,970.00	\$11,553.90

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,956,917.60
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$138,000.00	\$149,068.35
Oregon	63,080.00	18,747.73

Virginia	\$73,545.00	\$30,965.24
Georgia	11,100.00	33,021.33
New Mexico	10,700.00	6,567.54

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,111,254.00
Premiums received	13,056.36
Losses paid	7,116.79
Losses incurred	6,685.75

NORTHERN ASSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1875.

Resident Manager, GEORGE W. BABB, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$130,000.00
Market value of stocks and bonds.....	2,273,140.00
Cash in company's office.....	348.21
Cash deposited in bank	123,756.02
Interest due and accrued	5,882.79
Gross premiums in course of collection, less \$54,622.33 for commissions, etc.	304,435.72
Bills receivable, not matured, taken for premiums.....	7,826.57
Premiums more than three months due, \$4,863.19.	
Gross assets	\$2,845,389.31
Deduct ledger liabilities	38,479.11
Total assets	\$2,806,910.20

LIABILITIES.

Net amount of unpaid losses.....	\$174,925.21
Unearned premiums at fifty per cent of gross premiums..	1,215,040.02
Due and accrued for salaries, rent, and incidental expenses	500.00
Commissions and brokerage	32.20
Return premiums	18,165.47

Reinsurance	\$1,936.96
All other liabilities	337.75
Gross liabilities, except capital and surplus.....	<u>\$1,410,937.61</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	<u>1,195,972.59</u>
Surplus as regards policy-holders.....	<u>1,395,972.59</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,806,910.20</u></u>

INCOME.

Cash received for gross premiums.....	\$2,074,405.84
Deduct reinsurance, rebate, and return premiums.....	<u>544,487.55</u>
Net cash received for premiums—all fire.....	\$1,529,918.29
Interest and dividends from all sources.....	\$7,164.68
Received from home office, \$19,792.34.	
Gross cash income	<u>\$1,617,082.97</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,120,871.91
Deduct salvage and reinsurance.....	<u>211,987.12</u>
Net amount paid for losses—all fire.....	\$908,884.79
Commissions and brokerage	249,664.85
Salaries and fees of officers and employees.....	95,560.47
State and local taxes	53,627.52
Rents	14,966.56
All other payments and expenditures.....	135,345.09
Remitted to home office, \$181,274.10.	
Gross cash expenditures	<u><u>\$1,458,049.28</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$212,694,049.00	\$2,116,937.95
Written or renewed during the year.....	<u>210,669,069.00</u>	<u>2,172,375.94</u>
Total	\$423,363,118.00	\$4,289,313.89
Deduct risks expired or terminated.....	<u>181,166,480.00</u>	<u>1,756,081.37</u>
In force at the end of the year.....	\$242,196,638.00	\$2,533,232.52
Deduct amount reinsured	<u>11,978,378.00</u>	<u>103,152.48</u>
Net amount in force Dec. 31, 1901.....	<u><u>\$230,218,260.00</u></u>	<u><u>\$2,430,080.04</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$933,174.53
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$139,500.00	\$74,777.38
Virginia	69,750.00	17,297.82
Georgia	13,950.00	33,140.41
Oregon	55,350.00	8,781.78
New Mexico	13,950.00	3,778.39

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$759,325.00
Premiums received	9,072.72
Losses paid	4,368.61
Losses incurred	3,662.81

NORTH GERMAN FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

HAMBURG, GERMANY.

Commenced business in the United States, 1893.

Resident Manager, ADOLPH LOEB, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	\$52,500.00
Interest due and accrued thereon.....	261.32
Market value of stocks and bonds.....	256,350.00
Cash in company's office	1,393.74
Cash deposited in bank and in hands of trustees.....	75,941.63
Interest due and accrued	479.16
Gross premiums in course of collection, less \$20,870.58 for commissions, etc.	51,850.08
Due for reinsurance on losses paid	792.53
Gross assets	\$439,568.46

LIABILITIES.

Net amount of unpaid losses.....	\$31,389.92
Unearned premiums at fifty per cent of gross premiums..	130,594.46
Gross liabilities, except capital and surplus.....	<u>\$161,984.38</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	77,584.08
Surplus as regards policy-holders	<u>277,584.08</u>
Total liabilities, including capital and surplus.....	<u><u>\$439,568.46</u></u>

INCOME.

Cash received for gross premiums.....	\$537,653.95
Deduct reinsurance, rebate, and return premiums.....	290,168.53
Net cash received for premiums—all fire.....	<u>\$247,485.43</u>
Received for interest on mortgages.....	3,682.38
Interest and dividends from all other sources.....	9,251.76
Income from all other sources	<u>5,694.99</u>
Gross cash income	<u>\$266,444.56</u>

EXPENDITURES.

Gross amount paid for losses.....	\$270,814.84
Deduct salvage and reinsurance.....	43,622.94
Net amount paid for losses—all fire	<u>\$227,191.90</u>
Commissions and brokerage	\$3,524.41
Salaries and fees of officers and employees.....	24,842.15
State and local taxes	11,605.06
Rents	1,316.65
All other payments and expenditures.....	17,980.88
Remitted to home office, \$16,300.63.	
Gross cash expenditures	<u><u>\$366,461.05</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$45,885,717.00	\$608,397.60
Written or renewed during the year.....	36,688,929.00	518,122.70
Total	<u>\$82,574,646.00</u>	<u>\$1,126,520.30</u>
Deduct risks expired or terminated.....	45,847,085.00	667,700.43
In force at the end of the year.....	<u>\$36,727,561.00</u>	<u>\$458,819.87</u>
Deduct amount reinsured	17,413,144.00	197,630.95
Net amount in force Dec. 31, 1901.....	<u><u>\$19,314,417.00</u></u>	<u><u>\$261,188.92</u></u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$220,651.87
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BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$45,206.00
Premiums received	688.38
Losses paid	41.43
Losses incurred	41.43

NORWICH UNION FIRE INSURANCE SOCIETY.

UNITED STATES BRANCH.

NORWICH, ENGLAND.

Commenced business in the United States, 1877.

Resident Manager, J. MONTGOMERY HARE, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	\$40,000.00
Interest due and accrued thereon.....	150.00
Market value of stocks and bonds.....	1,773,607.50
Cash in company's office	3,439.23
Cash deposited in bank	144,864.05
Interest due and accrued	17,898.96
Gross premiums in course of collection, less \$43,555.20 for commissions, etc.	189,262.43
Due for reinsurance on losses paid	1,826.51
Premiums more than three months due, \$34,849.95.	
Gross assets	\$2,171,048.68

LIABILITIES.

Net amount of unpaid losses.....	\$149,464.77
Unearned premiums at fifty per cent of gross premiums	1,299,879.13
Due and accrued for salaries, rent, and incidental expenses	17,005.69
Return premiums	5,009.93
Reinsurance	2,640.18
Gross liabilities, except capital and surplus.....	\$1,473,999.80

Deposit capital	\$200,000.00	
Surplus beyond all liabilities.....	497,048.88	
	<hr/>	
Surplus as regards policy-holders.....		\$697,048.88
	<hr/>	
Total liabilities, including capital and surplus.....		<u>\$2,171,048.68</u>

INCOME.

Cash received for gross premiums.....	\$2,387,515.16	
Deduct reinsurance, rebate, and return premiums....	607,781.37	
	<hr/>	
Net cash received for premiums—all fire.....		\$1,779,733.79
Received for interest on mortgages		1,800.00
Interest and dividends from all other sources.....		65,788.12
Income from all other sources.....		8,402.03
Received from home office, \$150,889.32.		
	<hr/>	
Gross cash income		<u>\$1,855,723.99</u>

EXPENDITURES.

Gross amount paid for losses.....	\$1,553,404.77	
Deduct salvage and reinsurance.....	135,457.42	
	<hr/>	
Net amount paid for losses—all fire.....		\$1,417,947.35
Commissions and brokerage		341,967.15
Salaries and fees of officers and employees.....		147,336.18
State and local taxes		46,846.12
Rents		18,120.30
All other payments and expenditures		111,408.78
Remitted to home office, \$116,471.07.		
	<hr/>	
Gross cash expenditures		<u>\$2,083,625.88</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$274,020,433.00	\$2,701,459.54
Written or renewed during the year.....	227,283,407.00	2,401,299.54
	<hr/>	
Total	\$501,303,840.00	\$5,102,759.03
Deduct risks expired or terminated.....	215,813,936.00	2,216,489.55
	<hr/>	
In force at the end of the year.....	\$285,489,904.00	\$2,886,269.53
Deduct amount reinsured	27,537,330.00	286,511.17
	<hr/>	
Net amount in force Dec. 31, 1901....	<u>\$257,952,574.00</u>	<u>\$2,599,758.36</u>

MISCELLANEOUS.

Fire losses incurred during the year..... \$1,423,068.59

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$108,750.00	\$63,419.45
Oregon	54,375.00	17,412.65
Georgia	10,875.00	29,328.96
Virginia	38,115.00	25,288.66
New Mexico	10,100.00	7,398.26

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$776,155.00
Premiums received	12,046.94
Losses paid	8,949.66
Losses incurred	8,664.53

PALATINE INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1900.

Resident Manager, A. H. WRAY, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$1,212,757.50
Cash in company's office	9.90
Cash deposited in bank.....	113,056.06
Interest due and accrued	1,286.25
Gross premiums in course of collection, less \$28,897.49 for commissions, etc.	180,573.19
Due from Palatine Ins. Co. (Ltd.) of Manchester.....	40,523.73
Due from Commercial Union Assurance Company.....	25.74
Gross assets	\$1,548,232.37
Deduct ledger liabilities	55.62
Total assets	\$1,548,176.75

LIABILITIES.

Net amount of unpaid losses.....	\$104,441.00
Unearned premiums at fifty per cent of gross premiums..	590,997.97
Return premiums	12,769.68
Reinsurance	10,189.85
Gross liabilities, except capital and surplus.....	<u>\$718,398.50</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities	629,778.25
Surplus as regards policy-holders	<u>829,778.25</u>
Total liabilities, including capital and surplus.....	<u><u>\$1,548,176.75</u></u>

INCOME.

Cash received for gross premiums.....	\$1,453,180.03
Deduct reinsurance, rebate, and return premiums.....	<u>442,626.56</u>
Net cash received for premiums—all fire.....	\$1,010,553.47
Interest and dividends from all sources.....	29,550.00
Income from all other sources.....	2,504.46
Received from home office, \$70,350.00.	
Gross cash income	<u>\$1,042,607.93</u>

EXPENDITURES.

Gross amount paid for losses.....	\$260,449.99
Deduct salvage and reinsurance.....	<u>30,074.93</u>
Net amount paid for losses—all fire.....	\$230,375.06
Commissions and brokerage.....	221,288.62
Salaries and fees of officers and employees.....	54,700.75
State and local taxes	26,030.18
Rents	5,763.27
All other payments and expenditures.....	59,694.66
Remitted to home office, \$51,342.66.	
Gross cash expenditures	<u><u>\$597,852.54</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....		
Written or renewed during the year 1901..	<u>\$146,787,020.00</u>	<u>\$1,666,771.30</u>
Total	\$146,787,020.00	\$1,666,771.30
Deduct risks expired or terminated.....	<u>29,260,218.00</u>	<u>318,848.21</u>
In force at the end of the year.....	\$117,526,802.00	\$1,347,923.09

Deduct amount reinsured	\$13,453,748.00	\$165,927.16
Net amount in force Dec. 31, 1901.....	<u>\$104,073,054.00</u>	<u>\$1,181,995.93</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$334,816.06
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	.

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$108,875.00	\$28,866.02
Oregon	54,437.50	5,058.48
Virginia	54,437.50	9,221.71
Georgia	10,887.50	25,457.05
New Mexico	10,887.50	4,728.77

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$302,350.00
Premiums received	3,260.62
Losses paid .....	.....
Losses incurred	20.00

PHOENIX ASSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, A. D. IRVING, New York City.

DEPOSIT CAPITAL. \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$2,226,078.75
Cash in company's office	75.52
Cash deposited in bank and in hands of trustees.....	473,621.72
Interest due and accrued	25,853.75
Gross premiums in course of collection, less \$26,155.42 for commissions, etc.	158,753.93
Due for reinsurance on losses paid.....	<u>12,675.54</u>
Gross assets	\$2,897,059.21

LIABILITIES.

Net amount of unpaid losses.....	\$420,974.90
Unearned premiums at fifty per cent of gross premiums..	1,808,207.64
Return premiums	12,294.09
Reinsurance	182,116.26
Gross liabilities, except capital and surplus.....	<u>\$2,432,592.89</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities	264,466.32
Surplus as regards policy-holders.....	<u>464,466.32</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,897,059.21</u></u>

INCOME.

Cash received for gross premiums.....	4,239,991.77
Deduct reinsurance, rebate, and return premiums.....	<u>1,338,743.96</u>
Net cash received for premiums—all fire.....	\$2,901,247.81
Interest and dividends from all sources.....	<u>76,123.70</u>
Gross cash income	<u>\$2,977,371.51</u>

EXPENDITURES.

Gross amount paid for losses.....	\$2,537,914.74
Deduct salvage and reinsurance.....	<u>701,625.12</u>
Net amount paid for losses—all fire.....	\$1,836,289.62
Commissions and brokerage	509,507.77
Salaries and fees of officers and employees.....	142,221.86
State and local taxes	74,750.29
Rents	17,256.08
All other payments and expenditures.....	236,371.92
Remitted to home office, \$74,276.51.	
Gross cash expenditures	<u><u>\$2,816,377.44</u></u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$420,010,309.00	\$4,090,742.88
Written or renewed during the year.....	440,588,755.00	4,188,960.06
Total	<u>\$860,599,064.00</u>	<u>\$8,279,702.94</u>
Deduct risks expired or terminated.....	402,781,784.00	3,537,096.05
In force at the end of the year.....	\$458,117,280.00	\$4,742,606.89
Deduct amount reinsured	<u>118,026,182.00</u>	<u>1,126,191.59</u>
Net amount in force Dec. 31, 1901....	<u><u>\$340,091,098.00</u></u>	<u><u>\$3,616,415.30</u></u>

MISCELLANEOUS.

Fire losses incurred during the year..... \$1,950,323.40
 Amounts deposited for the exclusive protection of policy-
 holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$108,750.00	\$72,907.80
Virginia	21,750.00	38,829.71
Georgia	10,875.00	34,130.95
Oregon	54,375.00	14,700.90

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,764,421.00
Premiums received	16,180.39
Losses paid	11,892.72
Losses incurred	11,603.00

 ROYAL EXCHANGE ASSURANCE.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1891.

Resident Manager, ROBERT DICKSON, New York City.

 DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$1,333,171.25
Cash in company's office.....	1,522.52
Cash deposited in bank	33,431.73
Interest due and accrued	16,903.39
Gross premiums in course of collection, less \$33,056.16 for commissions, etc.	118,373.81
Bills receivable, not matured, taken for premiums.....	3,250.88
Due for reinsurance on losses paid.....	4,000.55
Gross assets	\$1,510,654.18

LIABILITIES.

Net amount of unpaid losses.....	\$105,939.55
Unearned premiums at fifty per cent of gross premiums..	510,776.53
Reinsurance	17,777.97
Due and accrued for salaries, rent, and incidental expenses	1,721.54
	<hr/>
Gross liabilities, except capital and surplus.....	\$636,215.59
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	665,438.59
	<hr/>
Surplus as regards policy-holders.....	\$865,438.59
	<hr/>
Total liabilities, including capital and surplus.....	<u>\$1,501,654.18</u>

INCOME.

Cash received for gross premiums.....	\$1,253,855.62
Deduct reinsurance, rebate, and return premiums.....	404,498.23
	<hr/>
Net cash received for premiums—all fire.....	\$849,357.34
Interest and dividends from all sources.....	49,023.56
Received from home office, \$241,323.25.	
	<hr/>
Gross cash income	\$898,380.90

EXPENDITURES.

Gross amount paid for losses.....	\$703,112.24
Deduct salvage and reinsurance.....	117,226.42
	<hr/>
Net amount paid for losses—all fire.....	\$585,885.82
Commissions and brokerage.....	168,256.10
Salaries and fees of officers and employees.....	72,845.30
State and local taxes	30,088.07
Rents	6,742.16
All other payments and expenditures.....	35,598.06
Remitted to home office, \$236,068.18.	
	<hr/>
Gross cash expenditures	<u>\$899,415.51</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$115,814,998.00	\$1,345,985.18
Written or renewed during the year.....	116,230,061.00	1,272,790.26
	<hr/>	<hr/>
Total	\$232,045,059.00	\$2,618,775.44
Deduct risks expired or terminated.....	108,574,502.00	1,185,384.13
	<hr/>	<hr/>
In force at the end of the year.....	\$123,470,557.00	\$1,433,391.31

Deduct amount reinsured	\$19,893,672.00	\$211,838.24
Net amount in force Dec. 31, 1901.....	<u>\$103,576,885.00</u>	<u>\$1,221,553.07</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$612,840.37
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$56,562.50	\$16,060.00
Ohio	106,218.75	33,417.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$336,241.00
Premiums received	4,031.12
Losses paid	1,674.47
Losses incurred	1,674.47

 ROYAL INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1851.

Managers N. E. Department, FIELD & COWLES, Boston, Mass.

 DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon....	\$2,143,090.05
Loans on mortgages of real estate (first liens).....	184,000.00
Interest due and accrued thereon.....	637.92
Market value of stocks and bonds.....	3,644,402.91
Cash in company's offices	1,903.88
Cash deposited in bank	564,073.41
Interest due and accrued	37,978.31
Gross premiums in course of collection, less \$136,922.93 for commissions, etc.	709,829.08

Rents due and accrued	\$11,642.00
Due for reinsurance on losses paid.....	5,801.19
Premiums more than three months due, \$14,920.58.	
Gross assets	\$7,303,358.75
Deduct ledger liabilities	143.05
Total assets	\$7,303,215.70

LIABILITIES.

Net amount of unpaid losses.....	\$538,130.12
Unearned premiums at fifty per cent of gross premiums..	3,546,639.99
Reclaimable on perpetual fire policies.....	221,542.40
Net premium reserve under life department.....	119,352.80
Due and accrued for salaries, rent, and incidental expenses	32,227.07
Commissions and brokerage	6,254.24
Return premiums	11,020.70
Reinsurance	229,135.53
Gross liabilities, except capital and surplus.....	\$4,704,402.85
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	2,398,812.85
Surplus as regards policy-holders.....	2,598,812.85
Total liabilities, including capital and surplus.....	\$7,303,215.70

INCOME.

Cash received for gross premiums.....	\$6,605,302.97
Deduct reinsurance, rebate, and return premiums.....	2,542,865.05
Net cash received for premiums—all fire.....	\$4,062,437.92
Received for interest on mortgages	7,898.59
Interest and dividends from all other sources.....	141,232.97
Income from all other sources.....	232,007.59
Deposit premiums received on perpetual risks....	\$5,937.90
Received from home office.....	1,669,173.10
Gross cash income	\$4,443,577.07

EXPENDITURES.

Gross amount paid for losses.....	\$3,645,156.17
Deduct salvage and reinsurance.....	979,131.63
Net amount paid for losses—all fire.....	\$2,666,024.54
Commissions and brokerage	615,959.70
Salaries and fees of officers and employees.....	373,111.79
State and local taxes	176,505.13

Rents	\$36,844.60
All other payments and expenditures.....	306,607.37
Deposit premiums returned on perpetual risks....	\$11,811.82
Remitted to home office	1,798,376.71
Gross cash expenditures.....	<u>\$4,175,053.13</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$937,726,756.29	\$8,176,444.42
Written or renewed during the year.....	788,450,393.90	6,737,661.94
Total	<u>\$1,726,177,150.19</u>	<u>\$14,914,106.36</u>
Deduct risks expired or terminated.....	749,896,778.49	6,215,153.72
In force at the end of the year.....	\$976,280,371.70	\$8,698,952.64
Deduct amount reinsured	221,690,532.16	1,605,672.66
Net amount in force Dec. 31, 1901.....	<u>\$754,589,839.54</u>	<u>\$7,093,279.98</u>
Perpetual risks in force	<u>\$9,379,756.00</u>	<u>\$246,858.75</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$2,705,225.96
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$119,352.80	\$335,049.20
Virginia	59,676.40	47,417.04
Georgia	11,935.28	30,751.72
Oregon	59,676.40	23,183.10
New Mexico	10,300.00	13,110.88

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$2,955,368.49
Premiums received	33,609.58
Losses paid	22,008.69
Losses incurred	21,944.81

SALAMANDRA INSURANCE COMPANY.

UNITED STATES BRANCH.

ST. PETERSBURG, RUSSIA.

Commenced business in the United States, 1899.

Resident Managers, ALBERT WILCOX & Co., New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$496,000.00
Cash deposited in banks.....	243,312.04
Interest due and accrued	9,115.44
Gross premiums in course of collection, less \$6,862.19 for commissions, etc.	26,145.81
Gross assets	<u>\$774,573.29</u>

LIABILITIES.

Net amount of unpaid losses.....	\$123,467.74
Unearned premiums at fifty per cent of gross premiums..	368,391.21
Gross liabilities, except capital and surplus.....	<u>\$491,858.95</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	<u>82,714.34</u>
Surplus as regards policy-holders.....	<u>282,714.34</u>
Total liabilities, including capital and surplus.....	<u><u>\$774,573.29</u></u>

INCOME.

Cash received for gross premiums.....	\$950,133.74
Reduct reinsurance, rebate, and return premiums.....	<u>204,868.14</u>
Net cash received for premiums—all fire.....	\$745,270.60
Interest and dividends from all sources.....	18,852.63
Income from all other sources.....	21,275.66
Received from home office, \$25,000.00.	
Gross cash income	<u>\$785,398.89</u>

EXPENDITURES.

Gross amount paid for losses.....	\$471,845.01
Deduct salvage and reinsurance.....	<u>948.36</u>
Net amount paid for losses—all fire.....	\$470,896.65

Commissions and brokerage	\$199,538.12
Salaries and fees of officers and employees.....	227.50
State and local taxes	6,237.76
All other payments and expenditures.....	143.20
Remitted to home office, \$90,000.00.	
Gross cash expenditures	<u>\$677,043.23</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$49,478,355.00	\$550,861.62
Written or renewed during the year.....	60,772,299.00	937,700.67
Total	<u>\$110,250,654.00</u>	<u>\$1,488,562.29</u>
Deduct risks expired or terminated.....	49,827,020.00	751,779.88
Net amount in force Dec. 31, 1901.....	<u>\$60,423,634.00</u>	<u>\$736,782.41</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$519,351.06
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BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$202,280.00
Premiums received	3,464.16
Losses paid	1,366.83
Losses incurred	1,377.13

SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY.

UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States, 1880.

Resident Manager, JAMES H. BREWSTER, Hartford, Conn.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$248,462.18
Loans on mortgages of real estate (first liens).....	1,134,115.30
Interest due and accrued thereon.....	12,367.36

Market value of stocks and bonds.....	\$2,192,803.60
Loans on collateral securities.....	2,600.00
Cash in company's office	875.33
Cash deposited in bank.....	200,975.10
Interest due and accrued	25,149.87
Gross premiums in course of collection, less \$45,856.37 for commissions, etc.	284,528.23
All other assets	197,704.38
Gross assets	<u>\$4,359,581.35</u>
Deduct ledger liabilities	500.40
Total assets	<u>\$4,359,080.95</u>

LIABILITIES.

Net amount of unpaid losses.....	\$267,922.35
Unearned premiums at fifty per cent of gross premiums	1,670,533.60
Return premiums	43,101.89
Reinsurance	103,857.21
Gross liabilities, except capital and surplus.....	<u>\$2,085,415.05</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	<u>2,073,665.90</u>
Surplus as regards policy-holders.....	<u>2,273,665.90</u>
Total liabilities, including capital and surplus.....	<u><u>\$4,359,080.95</u></u>

INCOME.

Cash received for gross premiums.....	\$4,004,029.00
Deduct reinsurance, rebate, and return premiums....	<u>1,936,564.33</u>
Net cash received for premiums—all fire.....	\$2,067,464.62
Received for interest on mortgage and collateral loans....	49,051.90
Interest and dividends from all other sources.....	83,983.71
Income from all other sources.....	18,024.10
Received from home office, \$25,880.48.	
Gross cash income	<u>\$2,218,524.33</u>

EXPENDITURES.

Gross amount paid for losses.....	\$2,262,126.29
Deduct salvage and reinsurance.....	<u>881,216.90</u>
Net amount paid for losses—all fire.....	\$1,380,909.39
Commissions and brokerage.....	440,764.59
Salaries and fees of officers and employees.....	95,320.78

State and local taxes	\$93,508.19
Rents	4,128.00
All other payments and expenditures.....	122,292.09
Remitted to home office, \$4,228.42.	
Gross cash expenditures	<u>\$2,136,923.04</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$506,111,998.00	\$4,463,970.16
Written or renewed during the year.....	403,582,380.00	4,059,033.60
Total	<u>\$909,694,378.00</u>	<u>\$8,523,003.76</u>
Deduct risks expired or terminated.....	381,142,296.00	3,607,337.06
In force at the end of the year.....	<u>\$528,552,082.00</u>	<u>\$4,915,666.70</u>
Deduct amount reinsured.....	160,861,538.00	1,574,599.49
Net amount in force Dec. 31, 1901....	<u>\$367,690,544.00</u>	<u>\$3,341,067.21</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,408,866.16
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value</i>	
	<i>of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$108,000.00	\$106,203.37
Oregon	69,416.65	16,475.50
Georgia	10,575.00	23,699.54
Virginia	55,387.50	26,796.00
Canada	171,644.00	144,591.68
New Mexico	10,000.00	6,398.12

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$843,337.00
Premiums received	10,511.83
Losses paid	6,983.63
Losses incurred	6,960.70

SKANDIA INSURANCE COMPANY.

UNITED STATES BRANCH.

STOCKHOLM, SWEDEN.

Commenced business in the United States, 1900.

Resident Manager, C. F. SILLACROSS, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$479,962.50
Cash deposited in bank	423,211.39
Interest due and accrued	2,516.67
Gross premiums in course of collection, less \$2,265.04 for commissions, etc.	5,052.03
Gross assets	<u>\$910,742.59</u>

LIABILITIES.

Net amount of unpaid losses.....	\$118,663.21
Unearned premiums at fifty per cent of gross premiums..	379,348.17
Gross liabilities, except capital and surplus.....	<u>\$498,011.38</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	<u>212,731.21</u>
Surplus as regards policy-holders.....	<u>412,731.21</u>
Total liabilities, including capital and surplus.....	<u><u>\$910,742.59</u></u>

INCOME.

Cash received for gross premiums.....	\$1,009,595.31
Deduct reinsurance, rebate, and return premiums.....	<u>149,610.95</u>
Net cash received for premiums—all fire.....	\$859,984.36
Interest and dividends from all sources.....	17,968.70
Received from home office, \$200,000.00.	
Gross cash income	<u>\$877,953.06</u>

EXPENDITURES.

Gross amount paid for losses.....	\$401,024.31
Deduct salvage and reinsurance	<u>6,516.02</u>
Net amount paid for losses—all fire.....	\$394,508.29

Commissions and brokerage	\$260,541.83
State and local taxes	1,206.94
All other payments and expenditures.....	9,666.41
Remitted to home office, \$84,000.00.	
Gross cash expenditures... ..	<u>\$665,923.47</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$43,581,276.97	\$369,773.07
Written or renewed during the year.....	124,476,738.38	927,218.85
Total	<u>\$168,058,015.35</u>	<u>\$1,296,991.92</u>
Deduct risks expired or terminated.....	75,258,383.35	538,295.56
Net amount in force Dec. 31, 1901.....	<u>\$92,799,632.00</u>	<u>\$758,696.36</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$455,615.18
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$138,583.33	\$35,103.70

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written.....	\$1,030,563.57
Premiums received	5,436.95
Losses paid	3,330.47
Losses incurred	3,330.47

SUN INSURANCE OFFICE.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1882.

Resident Manager, J. J. GUILÉ, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$250,000.00
Loans on mortgages of real estate (first liens).....	188,000.00

Interest due and accrued thereon	\$1,850.83
Market value of stocks and bonds.....	1,698,447.50
Cash in company's office.....	1,711.31
Cash deposited in bank.....	246,354.85
Interest due and accrued.....	16,744.68
Gross premiums in course of collection, less \$31,016.61 for commissions, etc.	83,681.18
Rents due and accrued	1,316.67
Agents' debit balances secured.....	173,469.46
<hr/> Gross assets	<hr/> \$2,661,576.48
Deduct ledger liabilities	3,622.04
<hr/> Total assets	<hr/> \$2,657,954.44

LIABILITIES.

Net amount of unpaid losses.....	\$193,691.93
Unearned premiums at fifty per cent of gross premiums..	1,472,254.95
Commissions and brokerage	4,738.54
Reinsurance	8,628.56
<hr/> Gross liabilities, except capital and surplus.....	<hr/> \$1,679,313.98
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	778,640.46
<hr/> Surplus as regards policy-holders.....	<hr/> 978,640.46
<hr/> Total liabilities, including capital and surplus.....	<hr/> \$2,657,954.44

INCOME.

Cash received for gross premiums.....	\$2,394,316.59
Deduct reinsurance, rebate, and return premiums.....	554,294.20
<hr/> Net cash received for premiums—all fire.....	<hr/> \$1,840,022.39
Received for interest on mortgages.....	9,080.00
Interest and dividends from all other sources.....	66,130.15
Income from all other sources.....	84,499.40
<hr/> Gross cash income	<hr/> \$1,999,731.94

EXPENDITURES.

Gross amount paid for losses.....	\$1,109,064.38
Deduct salvage and reinsurance.....	77,273.98
<hr/> Net amount paid for losses—all fire.....	<hr/> \$1,031,790.40
Commissions and brokerage	420,668.72
Salaries and fees of officers and employees.....	97,757.25

State and local taxes	\$54,689.49
Rents	21,011.04
All other payments and expenditures.....	115,191.17
Remitted to home office, \$125,150.00.	

Gross cash expenditures	<u>\$1,741,108.07</u>
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RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$336,310,923.00	\$2,895,545.76
Written or renewed during the year.....	234,952,095.00	2,391,071.26
Total	<u>\$571,263,018.00</u>	<u>\$5,286,617.02</u>
Deduct risks expired or terminated.....	226,951,040.00	2,124,235.96
In force at the end of the year.....	\$344,311,978.00	\$3,162,381.06
Deduct amount reinsured	24,050,604.00	217,871.16
Net amount in force Dec. 31, 1901.....	<u>\$320,261,374.00</u>	<u>\$2,944,509.90</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$1,031,182.17
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$109,000.00	\$71,535.55
Georgia	10,900.00	22,564.72
Oregon	54,500.00	27,449.76
Virginia	11,345.00	13,217.13

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$511,987.00
Premiums received	9,633.39
Losses paid	4,089.95
Losses incurred	6,551.63

SVEA FIRE AND LIFE INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

GOTHENBURG, SWEDEN.

Commenced business in the United States, 1854.

Resident Managers, WEED & KENNEDY, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$552,293.75
Cash in company's office	78.73
Cash deposited in bank	110,076.32
Interest due and acerued	4,314.57
Gross premiums in course of collection, less \$22,485.91 for commissions, etc.	61,892.85
Bills receivable, not matured, taken for premiums.....	30,133.45
All other assets	2,941.51
Premiums more than three months due, \$757.50.	
Gross assets	\$762,731.18

LIABILITIES.

Net amount of unpaid losses.....	\$60,093.05
Unearned premiums at fifty per cent of gross premiums..	353,806.18
Commissions and brokerage.....	8,373.02
Reinsurance	385.50
Gross liabilities, except capital and surplus.....	\$422,657.75
Deposit capital	\$200,000.00
Surplus beyond all liabilities	140,073.43
Surplus as regards policy-holders.....	340,073.43
Total liabilities, including capital and surplus.....	\$762,731.18

INCOME.

Cash received for gross premiums.....	\$936,184.32
Deduct reinsurance, rebate, and return premiums.....	296,817.18
Net cash received for premiums—all fire.....	\$639,367.14
Interest and dividends from all sources.....	19,688.03
Received from home office, \$69,000.00.	
Gross cash income	\$659,055.17

EXPENDITURES.

Gross amount paid for losses.....	\$438,301.69	
Deduct salvage and reinsurance.....	53,668.44	
Net amount paid for losses—all fire.....		\$384,633.25
Commissions and brokerage		222,626.11
Salaries and fees of officers and employees.....		900.00
State and local taxes		19,633.96
All other payments and expenditures.....		9,541.70
Remitted to home office, \$16,889.65.		
Gross cash expenditures		<u>\$637,335.02</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$47,240,853.00	\$676,704.10
Written or renewed during the year.....	62,717,351.00	913,514.68
Total	<u>\$109,958,204.00</u>	<u>\$1,590,218.78</u>
Deduct risks expired or terminated.....	50,415,010.00	708,047.17
In force at the end of the year.....	<u>\$59,543,194.00</u>	<u>\$882,171.61</u>
Deduct amount reinsured	10,151,362.00	174,559.24
Net amount in force Dec. 31, 1901.....	<u>\$49,391,832.00</u>	<u>\$707,612.37</u>

MISCELLANEOUS.

Fire losses incurred during the year	\$399,078.32
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BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$149,160.00
Premiums received	2,304.95
Losses paid	1,780.91
Losses incurred	1,780.91

THURINGIA INSURANCE COMPANY.

UNITED STATES BRANCH.

ERFURT, GERMANY.

Commenced business in the United States, 1896.

Resident Manager, F. G. Voss, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Market value of stocks and bonds.....	\$633,226.44
Cash in company's office	46.18
Cash deposited in bank	253,599.77
Interest due and accrued	4,261.05
Gross premiums in course of collection, less \$47,717.74 for commissions, etc.	166,229.42
All other assets	14,984.40
Gross assets	<u>\$1,072,347.26</u>

LIABILITIES.

Net amount of unpaid losses.....	\$22,636.72
Unearned premiums at fifty per cent of gross premiums	651,736.65
Reinsurance	<u>1,480.40</u>
Gross liabilities, except capital and surplus.....	\$675,853.77
Deposit capital	\$200,000.00
Surplus beyond all liabilities	<u>196,493.49</u>
Surplus as regards policy-holders.....	396,493.49
Total liabilities, including capital and surplus.....	<u><u>\$1,072,347.26</u></u>

INCOME.

Cash received for gross premiums.....	\$1,412,442.80
Deduct reinsurance, rebate, and return premiums.....	<u>407,493.35</u>
Net cash received for premiums—all fire.....	\$1,005,039.45
Interest and dividends from all sources.....	27,041.47
Income from all other sources.....	<u>20,000.00</u>
Received from home office, \$117,087.47.	
Gross cash income	<u><u>\$1,052,080.92</u></u>

EXPENDITURES.

Gross amount paid for losses.....	\$723,271.90
Deduct salvage and reinsurance.....	49,902.61
Net amount paid for losses—all fire.....	\$673,369.29
Commissions and brokerage	311,576.10
Salaries and fees of officers and employees.....	58,161.55
State and local taxes	23,523.47
All other payments and expenditures.....	44,798.15
Gross cash expenditures	<u>\$1,111,428.56</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$103,639,148.18	\$1,099,452.20
Written or renewed during the year.....	108,780,884.61	1,448,837.06
Total	<u>\$212,420,032.79</u>	<u>\$2,548,289.26</u>
Deduct risks expired or terminated.....	93,270,099.79	1,174,301.47
In force at the end of the year.....	\$119,149,933.00	\$1,373,987.79
Deduct amount reinsured	5,065,101.06	70,514.48
Net amount in force Dec. 31, 1901....	<u>\$114,084,831.94</u>	<u>\$1,303,473.31</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$659,292.83
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Oregon	\$54,250.00	\$19,135.67

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$157,582.00
Premiums received	4,111.76
Losses paid	2,428.87
Losses incurred	2,928.87

UNION ASSURANCE SOCIETY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1891.

Resident Managers, HALL & HENSHAW, New York City.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.....	\$200,000.00
Market value of stocks and bonds.....	1,125,638.00
Cash in company's office	6,279.24
Cash deposited in bank.....	48,569.54
Interest due and accrued	9,938.14
Gross premiums in course of collection, less \$25,343.51 for commissions, etc.	110,391.79
Premiums more than three months due, \$427.21.	
Gross assets	<u>\$1,500,816.71</u>

LIABILITIES.

Net amount of unpaid losses.....	\$185,698.86
Unearned premiums at fifty per cent of gross premiums..	651,039.91
Return premiums	783.31
Reinsurance	<u>1,451.31</u>
Gross liabilities, except capital and surplus.....	\$838,973.39
Deposit capital	\$200,000.00
Surplus beyond all liabilities	<u>461,843.32</u>
Surplus as regards policy-holders.....	661,843.32
Total liabilities, including capital and surplus.....	<u><u>\$1,500,816.71</u></u>

INCOME.

Cash received for gross premiums.....	\$1,514,379.16
Deduct reinsurance, rebate, and return premiums.....	<u>456,592.52</u>
Net cash received for premiums—all fire.....	\$1,057,786.64
Interest and dividends from all sources.....	37,380.40
Income from all other sources.....	9,012.52
Received from home office, \$130,000.00.	
Gross cash income	<u><u>\$1,104,179.56</u></u>

EXPENDITURES.

Gross amount paid for losses.....	\$786,598.94	
Deduct salvage and reinsurance.....	120,645.23	
Net amount paid for losses—all fire.....		\$665,953.74
Commissions and brokerage		257,303.70
Salaries and fees of officers and employees.....		60,929.92
State and local taxes		35,358.12
Rents		1,500.00
All other payments and expenditures.....		57,708.55
Remitted to home office, \$212,558.41.		
Gross cash expenditures		<u>\$1,078,754.03</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$141,700,307.00	\$1,464,354.80
Written or renewed during the year.....	146,955,842.00	1,466,865.15
Total	<u>\$288,656,149.00</u>	<u>\$2,931,219.95</u>
Deduct risks expired or terminated.....	147,783,760.00	1,500,647.05
In force at the end of the year.....	<u>\$140,872,389.00</u>	<u>\$1,430,572.90</u>
Deduct amount reinsured	14,566,118.00	128,493.09
Net amount in force Dec. 31, 1901....	<u>\$126,306,271.00</u>	<u>\$1,302,079.81</u>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$667,819.30
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$139,500.00	\$30,609.84
Virginia	69,750.00	25,946.48
Georgia	13,950.00	11,816.17
Oregon	69,750.00	8,994.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$460,267.00
Premiums received	6,324.40
Losses paid	2,412.53
Losses incurred	2,412.53

WESTERN ASSURANCE COMPANY.

UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEORGE A. COX, *President*.C. C. FOSTER, *Secretary*.

DEPOSIT CAPITAL, \$200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens).....	\$20,000.00
Market value of stocks and bonds.....	1,722,478.89
Cash in company's office	262.34
Cash deposited in bank.....	176,054.18
Gross premiums in course of collection.....	270,223.16
Bills receivable, not matured, taken for premiums.....	45,904.52
Gross assets	<u>\$2,234,923.09</u>

LIABILITIES.

Net amount of unpaid losses.....	\$152,134.64
Unearned premiums at 50 per cent on fire and inland risks	\$1,297,810.56
Unearned premiums at 100 per cent on marine risks....	<u>32,967.08</u>
Total unearned premiums	<u>1,330,777.64</u>
Gross liabilities, except capital and surplus.....	\$1,482,912.28
Deposit capital	\$200,000.00
Surplus beyond all liabilities	<u>532,010.81</u>
Surplus as regards policy-holders.....	<u>752,010.81</u>
Total liabilities, including capital and surplus.....	<u><u>\$2,234,923.09</u></u>

INCOME.

	Fire.	Marine and Inland.
Cash received for gross premiums.....	\$2,595,535.77	\$549,653.54
Deduct reinsurance, rebate, and return premiums	<u>666,882.30</u>	<u>76,877.53</u>
Net cash received for premiums.....	<u><u>\$1,928,653.47</u></u>	<u><u>\$472,776.01</u></u>
		\$2,401,429.48
Received for interest on mortgages.....		1,300.00
Interest and dividends from all other sources.....		70,985.81
Income from all other sources.....		<u>170,853.02</u>
Gross cash income		<u><u>\$2,644,568.31</u></u>

EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$1,355,286.04	\$348,284.56
Deduct salvage and reinsurance.....	73,941.81	23,353.62
Net amount paid for losses.....	<u>\$1,281,344.23</u>	<u>\$324,930.94</u>
		\$1,606,275.17
Commissions and brokerage		466,858.20
Salaries and fees of officers and employees.....		92,390.00
State and local taxes		60,962.92
Rents		4,025.00
All other payments and expenditures.....		143,443.03
Gross cash expenditures.....		<u>\$2,373,954.32</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$216,597,989.00	\$2,167,447.91
Written or renewed during the year.....	257,797,542.00	2,595,535.77
Total	<u>\$474,395,531.00</u>	<u>\$4,762,983.68</u>
Deduct risks expired or terminated.....	223,149,464.00	2,144,158.60
In force at the end of the year.....	<u>\$251,246,067.00</u>	<u>\$2,618,825.08</u>
Deduct amount reinsured	13,140,013.00	127,666.54
Net amount in force Dec. 31, 1901....	<u>\$238,106,054.00</u>	<u>\$2,491,158.54</u>
	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$6,932,330.00	\$169,133.86
Written or renewed during the year.....	61,041,284.00	549,653.54
Total	<u>\$67,973,614.00</u>	<u>\$718,787.40</u>
Deduct risks expired or terminated.....	59,935,837.00	519,891.80
In force at the end of the year.....	<u>\$8,037,777.00</u>	<u>\$198,895.60</u>
Deduct amount reinsured	1,892,077.00	36,348.49
Net amount in force	<u>\$6,145,700.00</u>	<u>\$162,547.11</u>

MISCELLANEOUS.

Fire, marine, and inland losses incurred during the year.. \$1,582,114.52

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value</i>	
	<i>of Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,200.00	\$23,377.71
Ohio	111,250.00	62,309.12
Virginia	45,003.00	28,553.74
Oregon	54,350.00	7,604.02
California	119,900.00	99,760.81

BUSINESS IN NEW HAMPSHIRE, 1901.

Fire risks written	\$1,426,023.00
Premiums received	13,021.38
Losses paid	7,730.78
Losses incurred	7,673.79

FIDELITY AND CASUALTY
INSURANCE COMPANIES
OF OTHER STATES AND COUNTRIES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE
FIDELITY AND CASUALTY INSURANCE COMPANIES OF OTHER
STATES AND COUNTRIES, AUTHORIZED TO DO BUSINESS IN
THE STATE OF NEW HAMPSHIRE, SHOWING THEIR
STANDING AND CONDITION ON THE 31ST
DAY OF DECEMBER, 1901.

ÆTNA LIFE INSURANCE COMPANY.

[Accident Department.]

HARTFORD, CONN.

Incorporated May 28, 1853. Commenced business January 1, 1891.

MORGAN G. BULKELEY, *President*.JOEL L. ENGLISH, *Secretary*.

INCOME.

Premiums collected during year:

Accident	\$1,285,250.73
Health	79,874.23

Total	\$1,365,124.96
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Deduct reinsurance, abatement, rebate, and return premiums:

Accident	\$33,662.24
Health	1,485.06

Total deductions	35,147.30
------------------------	-----------

Net cash actually received for premiums.....	\$1,329,977.66
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Total income	\$1,329,977.66
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Net or ledger assets Dec. 31, 1900.....	693,233.99
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Total	\$2,023,211.65
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DISBURSEMENTS.

Gross amount paid for claims:

Accident	\$545,758.45
Health	39,106.71

Total	\$584,865.16
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Deduct salvages and reinsurances:

Accident	\$2,869.70
Health	

Total deductions	2,869.70
------------------------	----------

Net paid policy-holders	\$581,995.46
Cash paid stockholders for interest or dividends.....	43,750.00
Commissions to agents	449,020.15
Salaries and traveling expenses of agents.....	17,877.00
Medical examiners' fees	7,622.81
Salaries of officers and office employees.....	36,666.37
Taxes and fees	25,966.66

1901.]

INSURANCE COMPANIES.

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Rent	\$12,887.67
Legal and loss expenses.....	8,653.90
Furniture and fixtures, \$3,989.42; advertising and printing, \$24,440.09	28,429.51
All other expenses	20,242.36
(Total miscellaneous expenses, \$651,116.43.)	
Total disbursements during the year.....	<u>\$1,233,111.89</u>
Balance Dec. 31, 1901	<u>\$792,099.76</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

See Life Department.

LIABILITIES.

Net amount of unpaid claims.....	\$115,108.40
Total unearned premiums	462,125.71
Due and accrued for salaries, rent, and incidental expenses	<u>1,000.00</u>
Gross liabilities, except capital	<u>\$578,234.11</u>

RISKS AND PREMIUMS.

	<i>Accident and Health Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$160,114,620.00	\$747,418.53
Written or renewed during the year.....	382,678,199.33	1,365,124.96
Total	<u>\$542,792,819.33</u>	<u>\$2,112,543.49</u>
Deduct expirations and cancellations....	359,794,200.00	1,222,730.90
In force at the end of the year.....	<u>\$182,998,619.33</u>	<u>\$839,812.59</u>
Deduct reinsured policies	1,368,000.00	5,666.25
Net amount in force Dec. 31, 1901....	<u>\$181,630,619.33</u>	<u>\$834,146.34</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$605,583.28
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BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$909,550.00
Premiums received	4,362.26
Losses paid	3,042.49
Losses incurred	3,027.49

AMERICAN BONDING AND TRUST COMPANY OF BALTIMORE CITY.

BALTIMORE, MD.

Incorporated April 6, 1894. Commenced business January 16, 1895.

JAMES BOND, *President.*

SAMUEL H. SHRIVER, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

INCOME.

Premiums collected during year.....	\$549,774.09	
Deduct reinsurance, abatement, rebate, and return premiums	63,093.91	
Net cash actually received for premiums.....		\$486,680.18
Cash received for interest on:		
Mortgage loans		5,348.25
Collateral loans		13,307.75
Bonds owned and dividends on stock.....		29,612.80
Profits on securities actually sold.....		1,590.65
From all other sources		3,077.93
Total income		\$539,617.56
Net or ledger assets Dec. 31, 1900.....		1,554,096.43
Total		\$2,093,713.99

DISBURSEMENTS.

Gross amount paid for claims.....	\$213,024.13	
Deduct salvages and reinsurances	42,993.39	
Net paid policy-holders		\$170,030.74
Cash paid stockholders for interest or dividends.....		80,000.00
Commissions to agents		108,342.49
Salaries and traveling expenses of agents.....		32,727.11
Inspections, fees—exchange		1,148.80
Salaries of officers and office employees.....		53,484.23
Taxes and fees		32,707.04
Rent		8,315.88
Legal expenses		10,985.00
Furniture and fixtures, \$4,615.56; advertising and print- ing, \$19,597.13		24,212.69
Losses on securities actually sold under cost.....		9,510.22

All other expenses	\$23,725.38
(Total miscellaneous expenses, \$385,158.84.)	
Total disbursements during the year.....	<u>\$555,189.58</u>
Balance Dec. 31, 1901	<u><u>\$1,538,524.41</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered.....	\$27,131.91
Loans on mortgages of real estate (first liens).....	111,809.63
Loans on collateral securities	148,020.61
Cost value of stocks and bonds.....	1,092,734.16
Cash in company's office.....	8,798.79
Cash deposited in banks.....	89,267.47
Bills receivable, secured	112,597.96
Total	<u>\$1,590,360.53</u>
Deduct ledger liabilities	<u>51,836.12</u>
Total net ledger assets, as per balance.....	<u>\$1,538,524.41</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$3,297.51
Stocks and bonds	16,502.98
Collateral loans	2,446.46
Other assets	923.33
Market value of real estate over cost (furniture and fixtures)	1.00
Market value of stocks and bonds over cost.....	13,032.28
Net amount of outstanding premiums.....	<u>77,127.32</u>
Total assets as per books of the company.....	<u>\$1,651,855.29</u>

ITEMS NOT ADMITTED.

Furniture and fixtures	<u>\$1.00</u>
Total admitted assets	<u>\$1,651,854.29</u>

LIABILITIES.

Net amount of unpaid claims	\$60,983.57
Total unearned premiums	260,657.82
All other liabilities	<u>4,913.73</u>
Gross liabilities, except capital	<u>\$326,555.14</u>

Paid-up capital	\$1,000,000.00	
Surplus beyond all liabilities.....	325,300.15	
	<hr/>	
Surplus as regards policy-holders.....		\$1,325,300.15
Total liabilities, including capital and surplus.....		<hr/> <hr/> \$1,651,855.29

RISKS AND PREMIUMS.

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$96,986,390.58	\$425,805.78
Written or renewed during the year.....	127,822,010.09	570,717.54
	<hr/>	<hr/>
Total	\$224,808,400.67	\$996,523.32
Deduct expirations and cancellations....	102,815,637.77	466,764.44
	<hr/>	<hr/>
In force at the end of the year.....	\$121,992,762.90	\$529,758.88
Deduct reinsured policies		8,443.25
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	\$121,992,762.90	<hr/> <hr/> \$521,315.63

MISCELLANEOUS.

Losses incurred during the year.....	\$170,030.74
Company's stock owned by the directors, at par value....	241,750.00
Amount loaned to officers and directors.....	48,755.18
*Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$26,750.00	\$5,540.64
Ohio	33,270.00	29,310.62
Alabama	54,000.00	2,098.22

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$233,250.00
Premiums received	1,142.14

*Deposited for the benefit of all policy-holders in Tennessee, Georgia, New York, New Jersey, Delaware, Maryland, Texas, and West Virginia, bonds and stocks to the value of \$536,100.00, par value.

AMERICAN SURETY COMPANY.

NEW YORK CITY.

Incorporated April 14, 1884. Commenced business April 15, 1884.

H. D. LYMAN, *President*.H. B. ZEVELY, *Secretary*.

CASH CAPITAL, \$2,500,000.00.

INCOME.

Premiums collected during year:	
Fidelity	\$593,069.32
Surety	613,279.49
Total	<u>\$1,206,348.81</u>
Deduct reinsurance, abatement, rebate, and return premiums:	
Fidelity	\$58,122.52
Surety	133,575.99
Total deductions	<u>191,698.51</u>
Net cash actually received for premiums.....	\$1,014,650.30
Cash received for interest on:	
Mortgage loans	236.00
Collateral loans	32,204.38
Bonds owned and dividends on stock.....	60,225.27
Other debts due the company.....	2,988.51
Rents	191,684.91
Profits on securities actually sold.....	73,082.65
From all other sources.....	<u>71,105.36</u>
Total income	\$1,446,177.38
Net or ledger assets Dec. 31, 1900.....	<u>5,017,262.84</u>
Total	<u>\$6,463,440.22</u>

DISBURSEMENTS.

Gross amount paid for claims:	
Fidelity	\$161,026.46
Surety	738,960.31
Total	<u>\$899,986.77</u>
Deduct salvages and reinsurances:	
Fidelity	\$16,895.61
Surety	<u>374,606.10</u>
Total deductions	<u>391,501.71</u>
Net paid policy-holders.....	<u>\$508,485.06</u>

Cash paid stockholders for interest or dividends.....	\$200,000.00
Commissions to agents	56,207.69
Salaries and traveling expenses of agents.....	185,320.12
Inspections	2,498.37
Salaries of officers and office employees.....	181,802.96
Taxes and fees	76,413.72
Rent	34,638.46
Legal expenses, \$21,808.98; real estate expenses, \$76,568.90	98,377.88
Furniture and fixtures, \$5,266.88; advertising and printing, \$20,521.08	25,787.96
Losses on securities actually sold under cost.....	15,405.62
All other expenses	40,894.92
(Total miscellaneous expenses, \$917,347.70.)	

Total disbursements during the year.....	<u>\$1,425,832.76</u>
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Balance Dec. 31, 1901.....	<u><u>\$5,037,607.46</u></u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$3,054,567.16
Loans on mortgages of real estate (first liens).....	2,500.00
Loans on collateral securities.....	60,654.62
Book value of stocks and bonds.....	1,618,962.85
Cash in company's office	1,216.18
Cash deposited in banks.....	296,327.08
All other assets	19,525.07
Total	<u>\$5,053,752.96</u>
Deduct ledger liabilities	16,145.50
Total net ledger assets, as per balance.....	<u>\$5,037,607.46</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$4,448.75
Rents due and accrued	20,332.38
Market value of stocks and bonds over book value.....	198,798.65
Net amount of outstanding premiums.....	80,415.64
Total assets as per books of the company.....	<u>\$5,341,602.88</u>

LIABILITIES.

Net amount of unpaid claims	\$278,262.61
Total unearned premiums	591,552.89
Gross liabilities, except capital	<u>\$869,815.50</u>

Paid-up capital	\$2,500,000.00
Surplus beyond all liabilities.....	1,971,787.38

Surplus as regards policy-holders..... \$4,471,787.38

Total liabilities, including capital and surplus..... \$5,341,602.88

RISKS AND PREMIUMS.

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$111,221,195.00	\$504,103.02
Written or renewed during the year.....	139,504,879.00	579,331.35
Total	\$250,726,024.00	\$1,083,434.37
Deduct expirations and cancellations.....	133,597,656.00	574,767.95
Net amount in force Dec. 31, 1901....	<u>\$117,128,418.00</u>	<u>\$508,666.42</u>

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$199,520,466.00	\$667,994.65
Written or renewed during the year.....	208,778,925.00	603,547.61
Total	\$408,299,391.00	\$1,271,542.26
Deduct expirations and cancellations....	204,815,504.00	606,429.25
Net amount in force Dec. 31, 1901....	<u>\$203,483,887.00</u>	<u>\$665,113.01</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$886,633.21
Company's stock owned by the directors, at par value...	\$30,100.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada	\$55,937.50	\$5,922.18
New Brunswick	9,700.00	571.21
Ohio	32,550.00	32,991.35
Mexico	57,081.50	48,219.38
Virginia	38,142.50	835.16

BUSINESS IN NEW HAMPSHIRE, 1901.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Fidelity.....	\$464,250.00	\$1,718.50	.....	\$137.60
Surety	991,437.00	1,485.08	.....
	<u>\$1,455,687.00</u>	<u>\$3,203.58</u>	.....	<u>\$137.60</u>

CITY TRUST, SAFE DEPOSIT, AND SURETY COMPANY.

PHILADELPHIA, PA.

Incorporated June 4, 1886. Commenced business June 4, 1886.

CHARLES M. SWAIN, *President*.

JAMES F. LYND, *Secretary*.

CASH CAPITAL, \$500,000.00.

INCOME.

Prelmums collected during year	\$245,827.34	
Deduct reinsurance, abatement, rebate, and return premiums	25,863.25	
Net cash actually received for premiums.....		\$219,964.09
Cash received for interest on:		
Mortgage loans		3,834.75
Collateral loans		58,467.43
Bonds owned and dividends on stock.....		19,771.00
Other debts due the company.....		10,767.04
Rents		15,274.19
From all other sources		8,272.15
Total income		\$336,350.65
Net or ledger assets Dec. 31, 1900.....		3,103,817.08
Total		\$3,440,167.73

DISBURSEMENTS.

Gross amount paid for claims.....	\$84,603.85	
Deduct salvages and reinsurances	28,909.18	
Net paid policy-holders		\$55,694.67
Cash paid stockholders for interest or dividends.....		29,961.00
Commissions to agents		14,808.87
Salaries and traveling expenses of agents.....		56,481.73
Salaries of officers and office employees.....		63,193.40
Taxes and fees		15,797.13
Legal expenses, \$4,972.50; real estate expenses, \$20,562.73		25,535.23
Advertising and printing		5,942.50
Losses on securities actually sold under cost.....		111.85
All other expenses		45,567.79
(Total miscellaneous expenses, \$257,399.50.)		
Total disbursements during the year.....		\$313,094.17
Balance Dec. 31, 1901.....		\$3,127,073.56

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS

Book value of real estate unincumbered.....	\$533,383.92
Loans on mortgages of real estate (first liens).....	61,700.00
Loans on collateral securities	1,428,506.59
Book value of stocks and bonds.....	437,707.00
Cash in company's office.....	117,474.05
Cash deposited in banks	326,766.79
All other assets	221,535.21
Total net ledger assets, as per balance.....	<u>\$3,127,073.56</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$1,343.00
Stocks and bonds	6,332.00
Collateral loans	15,191.00
Other assets	600.00
Market value of real estate over book value.....	119,966.08
Due for reinsurance on losses paid and renewals.....	6,718.88
Net amount of outstanding premiums.....	11,065.48
Total assets as per books of the company.....	<u>\$3,288,310.00</u>

ITEMS NOT ADMITTED.

Furniture and fixtures	\$7,567.68
Total admitted assets	<u>\$3,280,742.32</u>

LIABILITIES.

Net amount of unpaid claims.....	\$102,008.54
Total unearned premiums	134,257.84
Dividends to stockholders unpaid	39.00
Due and accrued for salaries, rent, and incidental expenses	1,000.00
Commissions and brokerage	1,500.00
Due for reinsurance	45.00
Due depositors with interest.....	2,306,639.08
Gross liabilities, except capital	<u>\$2,545,539.46</u>
Paid-up capital	\$500,000.00
Surplus beyond all liabilities	235,202.87
Surplus as regards policy-holders.....	<u>735,202.86</u>
Total liabilities, including capital and surplus.....	<u><u>\$3,280,742.32</u></u>

RISKS AND PREMIUMS.

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$26,649,845.25	\$89,508.47
Written or renewed during the year.....	28,081,333.33	88,132.72
Total	\$54,731,178.58	\$177,641.19
Deduct expirations and cancellations....	26,549,445.25	87,870.42
In force at the end of the year.....	\$28,181,733.33	\$89,770.77
Deduct reinsured policies	87,500.00	460.00
Net amount in force Dec. 31, 1901....	<u>\$28,094,233.33</u>	<u>\$89,310.77</u>
	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$45,621,990.05	\$177,048.68
Written or renewed during the year.....	44,114,229.24	162,848.97
Total	\$89,736,219.29	\$339,897.65
Deduct expirations and cancellations....	43,774,087.58	153,751.74
In force at the end of the year.....	\$45,962,131.71	\$186,145.91
Deduct reinsured policies	1,952,217.10	13,437.78
Net amount in force Dec. 31, 1901....	<u>\$44,009,914.61</u>	<u>\$172,708.13</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$126,828.39
Company's stock owned by the directors, at par value...	160,000.00
Amount loaned to officers and directors.....	91,169.15
Amount loaned to stockholders not officers.....	125,799.15

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity.....	\$196,300.00	\$756.87	.....	.....
Surety	97,856.00	335.00	.....	.....
	<u>\$294,156.00</u>	<u>\$1,091.87</u>	.....	.....

CONTINENTAL CASUALTY COMPANY.

HAMMOND, IND.

Incorporated November, 1897. Commenced business December, 1897.

C. H. BUNKER, *President*.A. A. SMITH, *Secretary*.

CASH CAPITAL, \$300,000.00.

INCOME.

Premiums collected during year:		
Accident	\$1,308,159.23	
Plate glass	1,571.35	
Total	\$1,309,730.58	
Deduct reinsurance, abatement, rebate, and return premiums:		
Accident	\$249,302.68	
Plate glass	1,250.54	
Total deductions	250,553.22	
Net cash actually received for premiums.....		\$1,059,177.36
Cash received for interest on:		
Mortgage loans		9,316.96
Bonds owned and dividends on stock.....		5,508.00
Other debts due the company.....		61.10
Profits on securities actually sold.....		982.15
Total income		\$1,075,045.57
Net or ledger assets Dec. 31, 1900.....		341,183.31
Total		\$1,416,228.88

DISBURSEMENTS.

Gross amount paid for claims:		
Accident	\$509,177.93	
Plate glass	2,229.22	
Total	\$511,407.15	
Deduct salvages and reinsurances:		
Accident	\$3,400.00	
Plate glass		
Total deductions	3,400.00	
Net paid policy-holders		\$508,007.15
Cash paid stockholders for interest or dividends.....		22,500.00
Commissions to agents		139,047.69

Salaries and traveling expenses of agents.....	\$165,649.91
Medical examiners' fees	3,918.92
Salaries of officers and office employees.....	71,698.96
Taxes and fees	9,700.63
Rent	7,362.70
Legal expenses	5,573.08
Advertising and printing	13,449.64
All other expenses	19,567.32
(Total miscellaneous expenses, \$458,468.85.)	

Total disbursements during the year.....	<u>\$966,476.00</u>
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Balance Dec. 31, 1901.....	<u>\$449,752.88</u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$205,110.87
Book value of stocks and bonds.....	88,405.38
Cash in company's office	6,685.68
Cash deposited in banks	48,620.99
Bills receivable	369.13
Agents' debit balances	22,067.75
All other assets	84,271.51
Total	<u>\$455,531.31</u>
Deduct ledger liabilities	5,778.43
Total net ledger assets, as per balance.....	<u>\$449,752.88</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$5,667.85
Stocks and bonds	124.83
Market value of stocks and bonds over book value.....	2,834.62
Net amount of outstanding premiums.....	419,376.75
Total assets as per books of the company.....	<u>\$877,756.93</u>

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$22,067.75
Furniture and fixtures	5,932.29
Total items not admitted	<u>\$28,000.04</u>
Total admitted assets	<u>\$849,756.89</u>

LIABILITIES.

Net amount of unpaid claims	\$48,800.94
Total unearned premiums	398,098.13
Gross liabilities, except capital	\$446,899.07
Paid-up capital	\$300,000.00
Surplus beyond all liabilities	102,857.82
Surplus as regards policy-holders.....	402,857.82
Total liabilities, including capital and surplus.....	<u>\$849,756.89</u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$2,817,850.00	\$104,242.08
Written or renewed during the year.....	103,281,654.00	1,692,760.35
Total	<u>\$106,099,504.00</u>	<u>\$1,797,002.43</u>
Deduct expirations and cancellations....	56,541,970.00	993,013.38
In force at the end of the year.....	\$49,557,534.00	\$803,989.05
Deduct reinsured policies	5,451,000.00	7,792.79
Net amount in force Dec. 31, 1901....	<u>\$44,106,534.00</u>	<u>\$796,196.26</u>
	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$142,452.00	\$5,294.27
Written or renewed during the year.....	.....	.....
Total	<u>\$142,452.00</u>	<u>\$5,294.27</u>
Deduct expirations and cancellations....	142,452.00	5,294.27
Net amount in force Dec. 31, 1901.....	<u>.....</u>	<u>.....</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$554,658.01
Company's stock owned by the directors, at par value....	215,800.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$549,530.00
Premiums received	15,709.06
Losses paid	5,312.78
Losses incurred	5,312.78

EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1881.

DEPOSIT CAPITAL, \$200,000.00.

INCOME.

Premiums collected during year:

Fidelity	\$58,516.44
Accident	225,814.30
Health	11,746.30
Employers' liability	1,612,109.20

Total	\$1,908,186.24
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Deduct reinsurance, abatement, rebate, and return premiums:

Fidelity	\$12,021.05
Accident	49,534.71
Health	2,785.31
Employers' liability	243,916.99

Total deductions	308,258.06
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Net cash actually received for premiums.....	\$1,599,928.18
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Cash received for interest on stocks and bonds.....	39,079.03
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Total income	\$1,639,007.21
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Net or ledger assets Dec. 31, 1900.....	1,316,532.66
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Total	\$2,955,539.87
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DISBURSEMENTS.

Gross amount paid for claims:

Fidelity	\$32,958.87
Accident	71,607.49
Health	3,624.89
Employers' liability	534,551.38

Total	\$642,742.63
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Deduct salvages and reinsurances:

Fidelity	
Accident	\$744.92
Health	76.50
Employers' liability	10,211.13
Total deductions	<u>\$11,032.55</u>

Net paid policy-holders	\$631,710.08
Commissions to agents	399,798.30
Salaries and traveling expenses of agents.....	12,121.82
Inspections	20,572.94
Salaries of officers and office employees.....	37,697.76
Taxes and fees	39,781.13
Rent	20,634.18
Legal expenses	147,724.82
Furniture and fixtures, \$2,021.52; advertising and printing, \$21,953.61	23,975.13
Remitted to head office	99,846.35
All other expenses	13,570.52
(Total miscellaneous expenses, \$672,430.67.)	
Total disbursements during the year.....	<u>\$1,447,433.03</u>
Balance Dec. 31, 1901.....	<u><u>\$1,508,106.84</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Market value of stocks and bonds	\$1,433,717.50
Cash in company's office	1,800.00
Cash deposited in banks	72,589.34
Total net ledger assets, as per balance.....	<u>\$1,508,106.84</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$10,876.25
Net amount of outstanding premiums.....	248,987.77
Total assets as per books of the company.....	<u>\$1,767,970.86</u>

LIABILITIES.

Net amount of unpaid claims	\$398,955.00
Total unearned premiums	734,759.64
Commissions and brokerage	3,753.37
Gross liabilities, except capital	<u>\$1,137,468.01</u>

Deposit capital	\$200,000.00	
Surplus beyond all liabilities	430,502.85	
Surplus as regards policy-holders.....		\$630,502.85
Total liabilities, including capital and surplus.....		<u>\$1,767,970.86</u>

RISKS AND PREMIUMS.

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$5,222,600.00	\$23,211.55
Written or renewed during the year.....	13,154,545.00	58,464.64
Total	<u>\$18,377,145.00</u>	<u>\$81,676.19</u>
Deduct expirations and cancellations	7,660,770.00	34,047.86
In force at the end of the year.....	<u>\$10,716,375.00</u>	<u>\$47,628.33</u>
Deduct reinsured policies	13,500.00	60.00
Net amount in force Dec. 31, 1901....	<u>\$10,702,875.00</u>	<u>\$47,568.33</u>

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$30,290,120.00	\$134,622.75
Written or renewed during the year.....	52,021,210.00	231,205.38
Total	<u>\$82,311,330.00</u>	<u>\$365,828.13</u>
Deduct expirations and cancellations.....	43,058,635.00	191,371.71
In force at the end of the year.....	<u>\$39,252,695.00</u>	<u>\$174,456.42</u>
Deduct reinsured policies	2,437,215.00	10,832.06
Net amount in force Dec. 31, 1901....	<u>\$36,815,480.00</u>	<u>\$163,624.36</u>

	<i>Health Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$1,217,490.00	\$5,411.06
Written or renewed during the year.....	3,113,790.00	13,839.07
Total	<u>\$4,331,280.00</u>	<u>\$19,250.13</u>
Deduct expirations and cancellations....	1,642,210.00	7,298.72
In force at the end of the year.....	<u>\$2,689,070.00</u>	<u>\$11,951.41</u>
Deduct reinsured policies.....	143,690.00	638.62
Net amount in force Dec. 31, 1901....	<u>\$5,245,380.00</u>	<u>\$11,312.79</u>

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$252,131,525.00	\$1,120,584.54
Written or renewed during the year.....	368,127,560.00	1,636,122.50
Total	<u>\$620,259,085.00</u>	<u>\$2,756,707.04</u>

Deduct expirations and cancellations....	\$339,302,830.00	\$1,508,012.58
In force at the end of the year.....	\$280,956,255.00	\$1,248,694.46
Deduct reinsured policies	382,200.00	1,698.66
Net amount in force Dec. 31, 1901....	<u>\$280,574,055.00</u>	<u>\$1,246,995.80</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$857,690.30
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$166,250.00	\$67,835.13
Virginia	13,562.50	5,642.20

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	\$205,609.00	\$913.82	\$137.42	\$157.42
Health.....	5,625.00	21.00	.....	.....
Employers' liability.	2,557,289.00	11,865.73	1,756.23	2,831.23
	<u>\$2,768,523.00</u>	<u>\$12,804.55</u>	<u>\$1,893.65</u>	<u>\$2,988.65</u>

FIDELITY AND CASUALTY COMPANY.

NEW YORK CITY.

Incorporated March 20, 1876. Commenced business May 1, 1876.

GEORGE F. SEWARD, *President.*ROBERT J. HILLAS, *Secretary.*

CASH CAPITAL, \$250,000.00.

INCOME.

Premiums collected during year:

Fidelity and surety	\$309,410.13
Accident	1,688,602.36
Plate glass	275,431.49
Steam boiler	371,028.19
Employers' liability	1,804,062.02
Burglary	406,574.55

Total	\$4,855,108.80
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Deduct reinsurance, abatement, rebate, and return premiums:

Fidelity and surety	\$54,432.56
Accident	497,485.68
Plate glass	37,081.63
Steam boiler	99,851.73
Employers' liability	330,075.82
Burglary	67,665.73

Total deductions	1,086,593.20
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Net cash actually received for premiums.....	\$3,768,515.60
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Cash received for interest on:

Bonds owned and dividends on stock	114,971.75
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Other debts due the company	1,176.79
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Rents	64,149.58
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Profits on securities actually sold.....	3,550.00
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Total income	\$3,952,363.72
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Net or ledger assets Dec. 31, 1900.....	3,158,101.23
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Total	\$7,110,464.95
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DISBURSEMENTS.

Gross amount paid for claims:

Fidelity and surety	\$42,637.43
Accident	529,989.00
Plate glass	106,908.79
Steam boiler	30,642.46
Employers' liability	767,609.32
Burglary	120,265.01

Total	\$1,598,052.01
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Deduct salvages and reinsurances:

Fidelity and surety	\$13,398.23
Accident	34,000.42
Plate glass	16,178.48
Steam boiler	1,745.54
Employers' liability	1,206.31
Burglary	\$25.93

Total deductions	<u>\$67,411.94</u>
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Net paid policy-holders	\$1,530,637.07
Cash paid stockholders for interest or dividends.....	53,250.00
Commissions to agents	984,934.74
Salaries and traveling expenses of agents.....	189,829.61
Inspections	131,658.95
Salaries of officers and office employees.....	272,794.68
Taxes and fees	76,477.19
Rent	38,856.07
Legal expenses, \$2,528.98; real estate expenses, \$21,005.70	23,624.25
Furniture and fixtures, \$6,726.74; advertising and printing, \$45,091.52	51,818.26
Losses on securities actually sold under cost.....	4,907.22
Expense of loss adjustments and defense of suits.....	245,447.89
All other expenses	62,435.36
(Total miscellaneous expenses, \$1,898,598.61.)	

Total disbursements during the year.....	<u>\$1,674,683.32</u>
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Balance Dec. 31, 1901.....	<u><u>\$1,435,781.63</u></u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	\$567,818.73
Book value of stocks and bonds.....	2,669,696.75
Cash in company's office	24,521.43
Cash deposited in banks	183,582.28
Bills receivable	4,441.82
Agents' debit balances	11,360.28
All other items	3,988.95
Total	<u>\$3,465,210.27</u>
Deduct ledger liabilities	<u>29,428.64</u>
Total net ledger assets, as per balance.....	<u>\$3,435,781.63</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$2,731.91
Rents due and accrued	672.06

Market value of stocks and bonds over book value.....	\$614,292.22
Net amount of outstanding premiums.....	351,959.62
Reserve reinsurance deposit	21,034.50
Total assets as per books of the company.....	<u>\$4,426,471.94</u>

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$5,117.37
Bills receivable, unsecured	<u>4,441.82</u>
Total items not admitted	<u>\$9,559.19</u>
Total admitted assets	<u>\$4,416,912.75</u>

LIABILITIES.

Net amount of unpaid claims	\$817,146.66
Total unearned premiums	1,985,337.37
Contingent fund	250,000.00
Due and accrued for salaries, rent, and incidental expenses	<u>34,270.82</u>
Gross liabilities, except capital	\$3,086,754.85
Paid-up capital	\$250,000.00
Surplus beyond all liabilities.....	<u>1,080,157.90</u>
Surplus as regards policy-holders.....	<u>1,330,157.90</u>
Total liabilities, including capital and surplus.....	<u><u>\$4,416,912.75</u></u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$317,857,380.32	\$1,117,773.59
Written or renewed during the year.....	<u>559,791,475.71</u>	<u>1,694,994.08</u>
Total	\$877,648,856.03	\$2,812,767.67
Deduct expirations and cancellations....	<u>509,490,363.12</u>	<u>1,589,065.34</u>
In force at the end of the year.....	\$368,158,492.91	\$1,223,702.33
Deduct reinsured policies	<u>25,000.00</u>	<u>69.50</u>
Net amount in force Dec. 31, 1901....	<u><u>\$368,133,492.91</u></u>	<u><u>\$1,223,632.83</u></u>
	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$188,201,000.00	\$1,221,844.11
Written or renewed during the year.....	<u>231,687,500.00</u>	<u>1,806,980.05</u>
Total	\$419,888,500.00	\$3,028,824.16
Deduct expirations and cancellations....	<u>218,217,500.00</u>	<u>1,692,658.41</u>
In force at the end of the year.....	<u>\$201,671,000.00</u>	<u>\$1,336,165.75</u>

Deduct reinsured policies	\$65,000.00	\$2,004.91
Net amount in force Dec. 31, 1901....	<u>\$201,606,000.00</u>	<u>\$1,334,160.84</u>
	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$65,554,609.17	\$296,276.88
Written or renewed during the year.....	82,362,137.17	308,723.39
Total	<u>\$147,916,746.34</u>	<u>\$605,000.27</u>
Deduct expirations and cancellations....	87,721,960.17	348,200.93
In force at the end of the year.....	<u>\$60,194,786.17</u>	<u>\$256,799.34</u>
Deduct reinsured policies	65,000.00	232.50
Net amount in force Dec. 31, 1901....	<u>\$60,129,786.17</u>	<u>\$256,566.84</u>
	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$9,293,170.54	\$219,496.64
Written or renewed during the year.....	10,987,685.90	275,745.15
Total	<u>\$20,280,856.44</u>	<u>\$495,241.79</u>
Deduct expirations and cancellations....	10,562,145.64	255,187.16
In force at the end of the year.....	<u>\$9,718,710.80</u>	<u>\$240,054.63</u>
Deduct reinsured policies	2,946.80	99.13
Net amount in force Dec. 31, 1901....	<u>\$9,715,764.00</u>	<u>\$239,955.50</u>
	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$110,702,000.50	\$519,743.44
Written or renewed during the year.....	98,974,001.57	372,531.34
Total	<u>\$209,676,002.07</u>	<u>\$892,274.78</u>
Deduct expirations and cancellations....	95,693,018.50	350,060.21
Net amount in force Dec. 31, 1901....	<u>\$113,982,983.57</u>	<u>\$542,214.57</u>
	<i>Burglary Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$10,523,564.48	\$503,229.24
Written or renewed during the year.....	56,407,235.00	411,268.92
Total	<u>\$66,930,799.48</u>	<u>\$914,498.16</u>
Deduct expirations and cancellations....	47,867,147.81	359,093.54
In force at the end of the year.....	<u>\$19,063,651.67</u>	<u>\$555,404.62</u>
Deduct reinsured policies	80,003.00	542.76
Net amount in force Dec. 31, 1901....	<u>\$18,983,648.67</u>	<u>\$554,861.86</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$1,530,637.07
Company's stock owned by the directors, at par value....	175,800.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

	<i>Value</i>	
<i>State or Country.</i>	<i>of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$106,320.00	\$92,442.29

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$1,997,025.00	\$6,057.58	\$729.35	\$729.35
Employers' liability..	1,060,060.00	5,971.28	1,842.52	1,842.52
Burglary	60,100.00	441.31	5.57	5.57
Plate glass	49,246.00	1,225.18	442.59	442.59
Steam boiler.....	1,016,000.00	3,281.83	.....	.....
	\$4,182,371.00	\$16,977.18	\$2,020.03	\$2,020.03

FIDELITY AND DEPOSIT COMPANY.

BALTIMORE, MD.

Incorporated February, 1890. Commenced business June 1, 1890.

EDWIN WARFIELD, *President.*HARRY NICODEMUS, *Secretary.*

CASH CAPITAL, \$2,000,000.00.

INCOME.

Premiums collected during year	\$1,231,057.77
Deduct reinsurance, abatement, rebate, and return premiums	24,998.96

Net cash actually received for premiums..... \$1,206,058.81

Cash received for interest on bonds and stocks.....	\$145,363.43
Rents	38,035.89
From all other sources	79,328.51
Total income	<u>\$1,468,786.64</u>
Net or ledger assets Dec. 31, 1900.....	4,283,941.71
Increase of capital during 1901.....	1,200,000.00
Total	<u>\$6,952,728.35</u>

DISBURSEMENTS.

Gross amount paid for claims	\$491,461.65
Deduct salvages and reinsurances	<u>41,312.71</u>
Net paid policy-holders	\$450,148.94
Cash paid stockholders for interest or dividends.....	244,963.25
Commissions to agents	323,523.60
Inspections and adjusting	50,129.45
Salaries of officers and office employees.....	92,736.13
Taxes and fees	52,378.19
Rent	8,521.92
Legal expenses, \$18,959.11; real estate expenses, \$11,540.89	30,500.00
Furniture and fixtures, \$2,370.81; advertising and printing, \$18,275.47	20,646.28
All other expenses	70,290.53
(Total miscellaneous expenses, \$593,692.35.)	
Total disbursements during the year.....	<u>\$1,343,841.29</u>
Balance Dec. 31, 1901.....	<u><u>\$2,608,887.06</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$600,000.00
Book value of stocks and bonds.....	4,621,243.00
Cash in company's office	52,582.74
Cash deposited in banks.....	335,061.32
Total net or ledger assets, as per balance.....	<u>\$5,608,887.06</u>

OTHER ASSETS.

Net amount of outstanding premiums.....	<u>\$82,906.99</u>
Total assets as per books of the company.....	<u>\$5,691,794.05</u>

LIABILITIES.

Net amount of unpaid claims		\$208,244.84
Total unearned premiums		704,698.55
Gross liabilities, except capital		<u>\$912,943.39</u>
Paid-up capital	\$2,000,000.00	
Surplus beyond all liabilities	2,778,850.66	
Surplus as regards policy-holders		<u>4,778,850.66</u>
Total liabilities, including capital and surplus.....		<u><u>\$5,691,794.05</u></u>

RISKS AND PREMIUMS.

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$174,608,909.00	\$713,473.24
Written or renewed during the year.....	230,735,624.00	889,424.66
Total	<u>\$405,344,533.00</u>	<u>\$1,602,897.90</u>
Deduct expirations and cancellations.....	215,541,946.00	804,911.09
Net amount in force Dec. 31, 1901....	<u><u>\$189,802,587.00</u></u>	<u><u>\$797,986.81</u></u>
	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$87,192,374.00	\$587,023.54
Written or renewed during the year.....	40,122,390.00	322,163.95
Total	<u>\$127,314,264.00</u>	<u>\$909,187.49</u>
Deduct expirations and cancellations....	36,242,371.00	297,777.21
Net amount in force Dec. 31, 1901....	<u><u>\$91,072,393.00</u></u>	<u><u>\$611,410.28</u></u>

MISCELLANEOUS.

Losses incurred during the year.....	\$374,242.65
Company's stock owned by the directors, at par value....	539,600.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$39,250.00	\$19,912.62
Ohio	34,050.00	47,608.95
Alabama	56,000.00	9,760.36
Cuba	25,500.00	18,100.57
Utah	28,250.00	769.83
Vermont	50,400.00	639.85
Great Britain	244,718.00	3,448.46

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity.....	\$2,183,310.00	\$6,998.57	\$39.56	.....
Surety.....	1,313,550.00	5,642.50	402.38	\$402.38
	\$3,496,860.00	\$12,641.07	\$441.94	\$402.38

FRANKFORT MARINE, ACCIDENT, AND PLATE
GLASS INSURANCE COMPANY.

UNITED STATES BRANCH.

FRANKFORT-ON-THE-MAIN, GERMANY.

Commenced business in the United States, 1896.

Resident Manager, F. G. Voss, New York City.

DEPOSIT CAPITAL, \$200,000.00.

INCOME.

Premiums collected during year:

Accident	\$154,631.56
Plate glass	\$7,001.38
Employers' liability	\$59,524.10
Marine	62,224.05

Total	\$1,163,381.09
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Deduct reinsurance, abatement, rebate, and return
premiums:

Accident	\$39,538.26
Plate glass	10,103.99
Employers' liability	96,120.95
Marine	9,655.90

Total deductions	155,419.10
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Net cash actually received for premiums.....	\$1,007,961.99
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Cash received for interest on stocks and bonds.....	\$27,080.00
Received from home office	245,825.04
From all other sources	7,171.16
Total income	\$1,288,038.19
Net or ledger assets Dec. 31, 1900.....	631,627.12
Total	\$1,919,665.31

DISBURSEMENTS.

Net paid policy-holders	\$599,097.30
Cash paid stockholders for interest or dividends.....	6,000.00
Commissions to agents	273,751.34
Salaries and traveling expenses of agents.....	99,740.91
Inspections	10,460.98
Salaries of officers and office employees.....	1,500.00
Taxes and fees	23,704.17
Legal expenses	1,241.45
Advertising and printing	8,004.36
Remitted to home office	5,577.02
All other expenses	10,945.37
(Total miscellaneous expenses, \$429,348.58.)	
Total disbursements during the year.....	\$1,040,022.90
Balance December 31, 1901.....	\$879,642.41

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$634,391.67
Cash in company's office.....	230,488.75
Agents' debit balances	14,761.99
Total net ledger assets, as per balance.....	\$879,642.41

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$8,338.00
Market value of stocks and bonds over book value.....	7,934.08
Net amount of outstanding premiums.....	170,053.95
Total assets as per books of the company.....	\$1,065,968.44

LIABILITIES.

Net amount of unpaid claims	\$295,654.55
Total unearned premiums	408,764.25
All other liabilities	6,270.00
Gross liabilities, except capital	\$710,688.80

Deposit capital	\$200,000.00	
Surplus beyond all liabilities	155,279.64	
Surplus as regards policy-holders.....		\$355,279.64
Total liabilities, including capital and surplus.....		<u>\$1,065,968.44</u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$18,507,500.00	\$104,845.18
Written or renewed during the year.....	23,942,900.00	149,993.45
Total	\$42,450,400.00	\$254,838.63
Deduct expirations and cancellations	25,806,750.00	182,930.01
In force at the end of the year.....	\$16,643,650.00	\$71,908.62
Deduct reinsured policies	1,802,250.00	1,997.02
Net amount in force Dec. 31, 1901....	<u>\$14,841,400.00</u>	<u>\$69,911.60</u>

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$62,625,000.00	\$553,018.59
Written or renewed during the year.....	73,622,000.00	877,744.71
Total	\$136,247,000.00	\$1,430,763.30
Deduct expirations and cancellations.....	68,705,000.00	758,728.68
Net amount in force Dec. 31, 1901....	<u>\$67,542,000.00</u>	<u>\$672,034.62</u>

	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$2,833,007.72	\$49,327.09
Written or renewed during the year.....	3,968,255.80	87,686.77
Total	\$6,801,263.52	\$137,013.86
Deduct expirations and cancellations.....	3,194,529.46	58,698.17
In force at the end of the year.....	\$3,606,734.06	\$78,315.69
Deduct reinsured policies	13,858.81	395.05
Net amount in force Dec. 31, 1901....	<u>\$3,592,875.25</u>	<u>\$77,920.64</u>

	<i>Marine Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$971,789.00	\$52,793.52
Written or renewed during the year.....	10,160,333.00	55,381.55
Total	\$11,132,122.00	\$108,175.07
Deduct expirations and cancellations	10,175,893.00	96,629.77
In force at the end of the year.....	\$956,229.00	<u>\$11,545.30</u>

Deduct reinsured policies	\$746,368.00	\$3,678.54
Net amount in force Dec. 31, 1901....	<u>\$209,861.00</u>	<u>\$7,866.76</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$599,097.30
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BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$25,800.00	\$56.00	.....	.....
Employers' liability..	310,000.00	1,598.70	.....	.....
	<u>\$335,800.00</u>	<u>\$1,654.70</u>	.....	.....

GENERAL ACCIDENT ASSURANCE CORPORATION.

UNITED STATES BRANCH.

PERTH, SCOTLAND.

Commenced business in the United States, 1891.

Resident Managers, MUTR & HAUGHTON, Philadelphia, Pa.

DEPOSIT CAPITAL, \$250,000.00.

INCOME.

Premiums collected during year:

Accident	\$193,406.08
Employers' liability	69,930.93
Burglary	<u>41,838.97</u>

Total \$305,175.98

Deduct reinsurance, abatement, rebate, and return premiums:

Accident	\$24,186.88
Employers' liability	12,000.54
Burglary	<u>12,931.25</u>

Total deductions 49,118.67

Net cash actually received for premiums..... \$256,057.31

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INSURANCE COMPANIES.

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Cash received for interest on:

Bonds owned and dividends on stock.....	\$10,950.00
Other debts due the company.....	218.43
Profits on securities actually sold.....	961.03
From all other sources	1,843.75
Total income	\$270,030.52
Net or ledger assets Dec. 31, 1900.....	334,709.77
Total	\$604,740.29

DISBURSEMENTS.

Gross amount paid for claims:

Accident	\$50,614.69
Employers' liability	3,048.91
Burglary	19,105.22
Total	\$72,768.82

Deduct salvages and reinsurances:

Accident	\$337.50
Employers' liability	
Burglary	5.00
Total deductions	342.50

Net paid policy-holders	\$72,426.32
Commissions to agents	68,060.48
Medical examiners' fees	2,840.86
Salaries of officers and office employees.....	23,952.89
Taxes and fees	5,091.85
Rent	542.48
Legal expenses	1,026.70
Furniture and fixtures, \$195.15; advertising and printing, \$5,145.78	5,340.93
All other expenses	13,979.00
(Total miscellaneous expenses, \$120,835.19.)	

Total disbursements during the year.....	\$193,261.51
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Balance Dec. 31, 1901	\$411,478.78
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$25,000.00
Book value of stocks and bonds	349,382.00
Cash deposited in banks	37,096.78
Total net or ledger assets, as per balance.....	\$411,478.78

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$250.00
Stocks and bonds	3,091.65
Other assets	31.00
Net amount of outstanding premiums	19,760.07
Total assets as per books of the company.....	<u>\$134,611.50</u>

LIABILITIES.

Net amount of unpaid claims	\$22,295.21
Total unearned premiums	99,182.97
Contingent reserve	5,000.00
Gross liabilities, except capital	<u>\$126,478.18</u>
Deposit capital	\$250,000.00
Surplus beyond all liabilities	58,133.32
Surplus as regards policy-holders	<u>308,133.32</u>
Total liabilities, including capital and surplus.....	<u><u>\$434,611.50</u></u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$56,281,875.00	\$78,464.59
Written or renewed during the year.....	232,028,448.00	197,233.26
Total	<u>\$288,310,323.00</u>	<u>\$275,697.85</u>
Deduct expirations and cancellations	166,607,832.00	163,822.82
In force at the end of the year.....	\$121,702,491.00	\$111,875.03
Deduct reinsured policies	38,855,000.00	12,221.63
Net amount in force Dec. 31, 1901....	<u>\$82,847,491.00</u>	<u>\$99,653.40</u>

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$110,000.00	\$124.00
Written or renewed during the year.....	8,290,000.00	81,410.67
Total	<u>\$8,400,000.00</u>	<u>\$81,534.67</u>
Deduct expirations and cancellations....	1,048,000.00	12,864.67
In force at the end of the year.....	\$7,352,000.00	\$68,670.00
Deduct reinsured policies.....	10,000.00	25.00
Net amount in force Dec. 31, 1901....	<u>\$7,342,000.00</u>	<u>\$68,645.00</u>

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INSURANCE COMPANIES.

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	<i>Burglary Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$4,237,094.00	\$36,477.70
Written or renewed during the year....	5,023,311.00	39,706.49
Total	\$9,260,405.00	\$76,184.19
Deduct expirations and cancellations.....	5,725,475.00	46,994.43
In force at the end of the year.....	\$3,534,930.00	\$29,189.76
Deduct reinsured policies	80,000.00	324.63
Net amount in force Dec. 31, 1901....	<u>\$3,454,930.00</u>	<u>\$28,865.13</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$82,734.42
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BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses. paid.	Losses incurred.
Accident.....	\$415,750.00	\$540.25	\$144.28	\$244.28
Employers' liability..	20,000.00	607.93	.....	150.00
Burglary	1,500.00	18.75	.....	.....
	<u>\$437,250.00</u>	<u>\$1,166.93</u>	<u>\$144.28</u>	<u>\$394.28</u>

GUARANTEE COMPANY OF NORTH AMERICA.

UNITED STATES BRANCH.

MONTREAL, CANADA.

Commenced business in the United States, 1881.

EDWARD RAWLINGS, *President.*ROBERT KERR, *Secretary.*

DEPOSIT CAPITAL, \$200,000.00.

INCOME.

Premiums collected during year.....	\$185,597.14
Deduct reinsurance, abatement, rebate, and return premiums	<u>32,087.29</u>
Net cash actually received for premiums.....	\$153,509.85

Cash received for interest on:

Mortgage loans	\$93.00
Bonds owned and dividends on stock.....	18,406.00
Other debts due the company.....	1,410.94
Rents	816.24
Profits on securities actually sold.....	1,842.00
Total income	<u>\$176,078.03</u>
Net or ledger assets Dec. 31, 1900.....	694,690.04
Total	<u>\$870,768.07</u>

DISBURSEMENTS.

Gross amount paid for claims.....	\$39,947.47
Deduct salvages and reinsurances	7,211.10
Net paid policy-holders	<u>\$32,736.37</u>
Commissions to agents	4,020.20
Salaries and traveling expenses of agents.....	18,460.16
Inspections	12,969.91
Salaries of officers and office employees.....	32,873.47
Taxes and fees	5,267.79
Rent	6,667.49
Legal expenses	768.46
Advertising and printing	4,099.70
Remitted to home office	3,491.46
All other expenses	7,621.90
(Total miscellaneous expenses, \$92,749.08.)	
Total disbursements during the year.....	<u>\$128,976.91</u>
Balance Dec. 31, 1901.....	<u>\$741,791.16</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$29,642.25
Loans on mortgages of real estate (first liens).....	1,000.00
Book value of stocks and bonds.....	645,158.50
Cash in company's office	1,538.13
Cash deposited in banks.....	62,296.48
All other items	2,155.80
Total net ledger assets, as per balance.....	<u>\$741,791.16</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$2,555.00
Market value of stocks and bonds over book value.....	1,336.50
Net amount of outstanding premiums	6,633.61
Total assets as per books of the company.....	<u>\$752,616.27</u>

ITEMS NOT ADMITTED.

Furniture and fixtures	\$2,155.80
Depreciation from cost of above ledger assets to bring same to market value	5,292.25
Total items not admitted.....	<u>\$7,448.05</u>
Total admitted assets	<u>\$745,168.22</u>

LIABILITIES.

Net amount of unpaid claims.....	\$49,351.11
Total unearned premiums	\$9,319.09
Due and accrued for salaries, rent, and incidental expenses	1,003.34
Contingent reserve	5,000.00
Gross liabilities, except capital	<u>\$144,673.54</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities.....	400,494.68
Surplus as regards policy holders.....	<u>600,494.68</u>
Total liabilities, including capital and surplus.....	<u><u>\$745,168.22</u></u>

RISKS AND PREMIUMS.

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$42,251,631.00	\$163,572.97
Written or renewed during the year.....	58,330,786.00	186,706.77
Total	<u>\$100,582,417.00</u>	<u>\$350,279.74</u>
Deduct expirations and cancellations....	47,852,556.00	145,609.58
In force at the end of the year.....	\$52,729,861.00	\$204,670.16
Deduct reinsured policies	7,488,132.00	26,031.98
Net amount in force Dec. 31, 1901.....	<u><u>\$45,241,729.00</u></u>	<u><u>\$178,638.18</u></u>

MISCELLANEOUS.

Losses incurred during the year.....	\$28,685.14
Company's stock owned by the directors, at par value....	167,870.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$17,070.00	\$2,802.13

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$237,100.00
Premiums received	646.99

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1866. Commenced business October, 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

CASH CAPITAL, \$500,000.00.

INCOME.

Premiums collected during year	\$1,294,592.20
Deduct reinsurance, abatement, rebate, and return premiums	153,713.13
Net cash actually received for premiums.....	\$1,140,879.07
Cash received for interest on:	
Mortgage loans	23,359.26
Bonds owned and dividends on stock.....	84,675.01
Other debts due the company.....	3,469.44
Rents	2,896.30
Profits on securities actually sold.....	25,000.00
From all other sources	3,239.97
Total income	\$1,285,679.05
Net or ledger assets Dec. 31, 1900.....	2,379,717.85
Total	\$3,665,396.90

DISBURSEMENTS.

Net paid policy-holders	\$111,449.56
Cash paid stockholders for interest or dividends.....	80,000.00
Commissions to agents	292,602.22

Salaries and traveling expenses of agents.....	\$123,322.13
Inspections	423,818.03
Salaries of officers and office employees.....	52,887.50
Taxes and fees	25,645.52
Rent	4,833.33
Legal expenses, \$1,434.80; real estate expenses, \$1,344.66	2,779.46
Furniture and fixtures, \$5,264.55; advertising and printing, \$35,641.04	40,905.59
Losses on securities actually sold under cost.....	7,817.79
All other expenses	3,054.08
(Total miscellaneous expenses, \$977,665.65.)	
Total disbursements during the year.....	<u>\$1,169,115.21</u>
Balance Dec. 31, 1901.....	<u>\$2,496,281.69</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$38,750.00
Loans on mortgages of real estate (first liens).....	510,345.00
Book value of stocks and bonds.....	1,796,892.32
Cash in company's office	7,663.00
Cash deposited in banks	142,631.37
Total net ledger assets, as per balance.....	<u>\$2,496,281.69</u>

OTHER ASSETS.

Interest due and accrued on mortgages.....	\$14,742.34
Market value of stocks and bonds over book value.....	132,222.68
Net amount of outstanding premiums.....	237,479.73
Total assets as per books of the company.....	<u>\$2,880,726.44</u>

LIABILITIES.

Net amount of unpaid claims.....	\$45,121.51
Total unearned premiums	1,645,476.92
Gross liabilities, except capital	<u>\$1,690,598.43</u>
Paid-up capital	\$500,000.00
Surplus beyond all liabilities	690,128.01
Surplus as regards policy-holders.....	<u>1,190,128.01</u>
Total liabilities, including capital and surplus.....	<u>\$2,880,726.44</u>

RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$324,845,444.00	\$2,939,904.21
Written or renewed during the year....	134,499,981.00	1,311,166.85
Total	\$459,345,425.00	\$4,251,071.06
Deduct expirations and cancellations....	107,344,465.00	1,099,899.71
Net amount in force Dec. 31, 1901....	<u>\$352,000,960.00</u>	<u>\$3,151,171.35</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$126,511.36
Company's stock owned by the directors, at par value....	85,450.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$31,500.00	\$26,844.05

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$1,052,959.00
Premiums received	11,629.44
Losses paid	14,215.62
Losses incurred	17,032.95

LAWYERS' SURETY COMPANY.

NEW YORK CITY.

Incorporated March 30, 1892. Commenced business April 1, 1892.

JOEL B. ERHARDT. *President.*

JOEL RATHBONE, *Secretary.*

CASH CAPITAL, \$500,000.00.

INCOME.

Premiums collected during year.....	\$99,592.33
Deduct reinsurance, abatement, rebate, and return premiums	16,810.55
Net cash actually received for premiums.....	<u>\$82,781.78</u>

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INSURANCE COMPANIES.

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Cash received for interest on:

Mortgage loans	\$13.20
Bonds owned and dividends on stock	23,948.18
Other debts due the company.....	348.56
Rents	353.50
From all other sources	380.25
Total income	<u>\$107,825.47</u>
Net or ledger assets Dec. 31, 1900.....	734,083.96
Total	<u>\$841,909.43</u>

DISBURSEMENTS.

Gross amount paid policy-holders	\$7,380.46
Cash paid stockholders for interest or dividends.....	12,500.00
Commissions to agents	1,738.95
Salaries and traveling expenses of agents.....	6,769.09
Salaries of officers and office employees.....	40,248.24
Taxes and fees	2,176.17
Rent	6,400.00
Legal expenses, \$3,672.97; real estate expenses, \$289.92..	3,962.89
Furniture and fixtures, \$622.39; advertising and printing, \$3,101.43	3,723.82
Losses on securities actually sold under cost.....	1,600.00
All other expenses	5,570.99
(Total miscellaneous expenses, \$84,690.15.)	
Total disbursements during the year.....	<u>\$92,070.61</u>
Balance Dec. 31, 1901.....	<u><u>\$749,838.82</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$8,200.00
Loans on mortgages of real estate (first liens).....	440.00
Book value of stocks and bonds.....	716,191.72
Cash in company's office	1,130.15
Cash deposited in banks	23,876.95
Total net ledger assets, as per balance.....	<u>\$749,838.82</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$15.40
Stocks and bonds	3,480.62
Other assets	110.37

Rents due and accrued	\$39.00
Market value of stocks and bonds over book value.....	22,242.68
Net amount of outstanding premiums.....	8,145.85
Total assets as per books of the company.....	<u>\$783,872.74</u>

LIABILITIES.

Net amount of unpaid claims.....	\$10,000.00
Total unearned premiums	42,387.53
Dividends to stockholders unpaid.....	12,500.00
Due and accrued for salaries, rent, and incidental expenses	4,439.28
Commissions and brokerage	209.14
Gross liabilities, except capital	<u>\$69,535.95</u>
Paid-up capital	\$500,000.00
Surplus beyond all liabilities	<u>214,336.79</u>

Surplus as regards policy-holders..... 714,336.79

Total liabilities, including capital and surplus..... \$783,872.74

RISKS AND PREMIUMS.

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	.....	.....
Written or renewed during the year....	\$1,532,699.99	\$8,096.65
Total	\$1,532,699.99	\$8,096.65
Deduct expirations and cancellations....	93,000.00	203.83
Net amount in force Dec. 31, 1901....	<u>\$1,439,699.99</u>	<u>\$7,892.82</u>

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$48,192,111.83	\$78,161.98
Written or renewed during the year.....	59,976,471.83	92,124.61
Total	\$108,168,583.66	\$170,286.59
Deduct expirations and cancellations....	54,077,049.83	93,404.34
Net amount in force Dec. 31, 1901....	<u>\$54,091,533.83</u>	<u>\$76,882.25</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$7,380.46
Company's stock owned by the directors, at par value....	126,100.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$480,123.00
Premiums received	262.50

LLOYDS PLATE GLASS INSURANCE COMPANY.

NEW YORK CITY.

Incorporated August, 1882. Commenced business September, 1882.

WILLIAM T. WOODS, *President*.CHARLES E. W. CHAMBERS, *Secretary*.

CASH CAPITAL, \$250,000.00.

INCOME.

Premiums collected during year	\$448,459.49	
Deduct reinsurance, abatement, rebate, and return premiums	23,330.37	
Net cash actually received for premiums.....		\$425,129.12
Cash received for interest on stocks and bonds.....		10,589.70
Rents		12,326.17
Total income		\$449,044.99
Net or ledger assets Dec. 31, 1900.....		569,891.56
Total		\$1,018,936.55

DISBURSEMENTS.

Gross amount paid for claims	\$214,052.39	
Deduct salvages and reinsurances	16,172.99	
Gross amount paid policy-holders		\$197,879.40
Cash paid stockholders for interest or dividends.....		25,000.00
Commissions to agents		135,276.25
Salaries and traveling expenses of agents.....		2,252.19
Salaries of officers and office employees.....		50,381.59
Taxes and fees		16,402.59
Rent		2,202.96
Legal expenses, \$409.68; real estate expenses, \$5,218.86...		5,628.54
Furniture and fixtures, \$102.15; advertising and print- ing, \$4,515.90		4,618.05
Losses on securities actually sold under cost.....		16,108.25
All other expenses		9,475.97
(Total miscellaneous expenses, \$267,446.39.)		
Total disbursements during the year.....		\$465,325.79
Balance Dec. 31, 1901.....		\$553,610.76

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$245,763.18
Book value of stocks and bonds.....	289,295.94
Cash in company's office	5,306.88
Cash deposited in banks.....	13,244.76
Total net ledger assets, as per balance.....	<u>\$553,610.76</u>

OTHER ASSETS.

Market value of real estate over book value.....	\$19,236.82
Market value of stocks and bonds over book value.....	46,068.46
Net amount of outstanding premiums.....	45,745.02
Total assets as per books of the company.....	<u>\$664,661.06</u>

LIABILITIES.

Net amount of unpaid claims.....	\$3,214.02
Total unearned premiums	232,454.39
Due and accrued for salaries, rent, and incidental expenses	12,732.29
Gross liabilities, except capital	\$248,400.70
Paid-up capital	\$250,000.00
Surplus beyond all liabilities	166,260.36
Surplus as regards policy-holders.....	<u>416,260.36</u>
Total liabilities, including capital and surplus.....	<u><u>\$664,661.06</u></u>

RISKS AND PREMIUMS.

	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$18,327,590.00	\$463,049.42
Written or renewed during the year.....	16,177,614.00	448,519.53
Total	\$34,505,204.00	\$911,568.95
Deduct expirations and cancellations....	17,442,180.00	446,321.25
Net amount in force Dec. 31, 1901.....	<u>\$17,063,024.00</u>	<u><u>\$465,247.70</u></u>

MISCELLANEOUS.

Losses incurred during the year.....	\$182,140.88
Company's stock owned by the directors, at par value..	102,700.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Canada	\$264,939.40	\$53,448.38

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$99,399.15
Premiums received	1,900.98
Losses paid	470.23
Losses incurred	491.29

LONDON GUARANTEE AND ACCIDENT COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1892.

Resident Manager, A. W. MASTERS, Chicago, Ill.

DEPOSIT CAPITAL, \$200,000.00.

INCOME.

Premiums collected during year:	
Accident	\$186,661.35
Employers' liability	901,982.54
Total	\$1,088,643.89
Deduct reinsurance, abatement, rebate, and return premiums:	
Accident	\$24,085.37
Employers' liability	\$4,809.19
Total deductions	108,894.56
Net cash actually received for premiums.....	\$979,749.33
Cash received for interest on stocks and bonds.....	35,910.33
Other debts due the company	567.59
Total income	\$1,016,227.25
Net or ledger assets Dec. 31, 1900.....	1,022,477.72
Total	\$2,038,704.97

DISBURSEMENTS.

Gross amount paid policy-holders.....	\$502,762.85
Commissions to agents	269,571.18
Salaries and traveling expenses of agents.....	9,976.30
Inspections	7,390.62
Salaries of officers and office employees.....	46,880.11
Taxes and fees	23,636.12
Rent	5,158.36
Legal expenses	2,700.80
Furniture and fixtures, \$403.76; advertising and printing, \$9,692.24	10,096.00
Remitted to home office	46,866.95
All other expenses	19,185.08
(Total miscellaneous expenses, \$394,594.57.)	
Total disbursements during the year.....	<u>\$944,224.37</u>
Balance Dec. 31, 1901.....	<u><u>\$1,094,480.60</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$997,953.63
Cash in company's office	1,226.97
Cash deposited in banks	95,300.00
Total net ledger assets, as per balance.....	<u>\$1,094,480.60</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$10,147.55
Market value of stocks and bonds over book value.....	22,339.05
Net amount of outstanding premiums.....	104,851.01
Total assets as per books of the company.....	<u>\$1,231,818.21</u>

LIABILITIES.

Net amount of unpaid claims.....	\$301,500.00
Total unearned premiums	410,728.36
Contingent reserves	70,000.00
Due and accrued for salaries, rent, and incidental expenses	3,934.80
Due for reinsurance	666.29
Gross liabilities, except capital	<u>\$786,829.45</u>
Deposit capital	\$200,000.00
Surplus beyond all liabilities	<u>244,988.76</u>
Surplus as regards policy-holders	444,988.76
Total liabilities, including capital and surplus.....	<u><u>\$1,231,818.21</u></u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$14,069,300.00	\$127,911.74
Written or renewed during the year.....	21,527,500.00	183,143.60
Total	\$35,596,800.00	\$311,055.34
Deduct expirations and cancellations....	21,739,900.00	204,122.63
Net amount in force Dec. 31, 1901....	\$13,856,900.00	\$106,932.71

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$77,127,500.00	\$635,603.73
Written or renewed during the year	89,477,500.00	900,867.93
Total	\$166,605,000.00	\$1,536,471.66
Deduct expirations and cancellations....	86,662,500.00	824,549.44
Net amount in force Dec. 31, 1901....	\$79,942,500.00	\$711,922.22

MISCELLANEOUS.

Losses incurred during the year.....	\$502,762.85
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BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$107,250.00	\$457.97	.....	.....
Employers' liability..	505,000.00	3,799.58	\$2,574.05	\$2,574.05
	\$612,250.00	\$4,257.55	\$2,574.05	\$2,574.05

MARYLAND CASUALTY COMPANY.

BALTIMORE, MD.

Incorporated February 4, 1898. Commenced business March 1, 1898.

JOHN T. STONE, *President*.WILLIAM EDWARD THOMSEN, *Secretary*.

CASH CAPITAL, \$750,000.00.

INCOME.

Premiums collected during year:

Accident	\$254,032.17
Plate glass	123,697.13
Steam boiler	66,999.80
Employers' liability	1,507,893.61
Health	17,057.87
Automatic sprinkler	43,029.29

Total \$2,012,709.87

Deduct reinsurance, abatement, rebate, and return premiums:

Accident	\$65,767.58
Plate glass	20,993.92
Steam boiler	13,198.10
Employers' liability	268,712.67
Health	2,870.95
Automatic sprinkler	3,210.89

Total deductions 374,754.11

Net cash actually received for premiums..... \$1,637,955.76

Cash received for interest on:

Collateral loans	13,542.92
Bonds owned and dividends on stock.....	62,609.08
Other debts due the company.....	1,265.01
Profits on securities actually sold.....	41,081.26

Total income \$1,756,454.03

Net or ledger assets Dec. 31, 1900..... 2,023,964.53

Total \$3,780,418.56

DISBURSEMENTS.

Gross amount paid for claims:

Accident	\$89,967.21
Plate glass	59,787.52
Steam boiler	4,978.07
Employers' liability	385,256.91
Health	3,300.15
Automatic sprinkler	20,860.71

Total \$564,150.57

Add expense of investigating and adjusting claims:

Accident	\$5,425.69
Plate glass	82.61
Steam boiler	356.15
Employers' liability	200,266.51
Health	102.00
Automatic sprinkler	615.21

Total deductions \$206,848.17

Paid policy-holders	\$770,998.74
Cash paid stockholders for interest or dividends.....	75,029.75
Commissions to agents	450,922.18
Salaries and traveling expenses of agents.....	108,951.93
Inspections	47,540.33
Salaries of officers and office employees.....	46,607.56
Taxes and fees	57,913.63
Rent	4,582.83
Furniture and fixtures, \$2,061.61; advertising and print- ing, \$18,216.19	20,277.80
Losses on securities actually sold under cost.....	26.40
All other expenses	7,943.39
(Total miscellaneous expenses, \$519,795.87.)	

Total disbursements during the year..... \$1,590,794.61

Balance Dec. 31, 1901 \$2,189,623.95

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on collateral securities	\$99,730.00
Book value of stocks and bonds.....	1,899,078.38
Cash in company's office	9,148.43
Cash deposited in banks	67,181.94
Bills receivable	3,147.04
Agents' debit balances	13,835.79
All other items	100,100.00
Total	\$2,192,221.58
Deduct ledger liabilities	2,597.63
Total net ledger assets, as per balance.....	\$2,189,623.95

OTHER ASSETS.

Interest due and accrued on:

Stocks and bonds	\$7,745.76
Collateral loans	720.00

Market value of stocks and bonds over book value.....	\$36,637.86
Net amount of outstanding premiums.....	258,724.12
Total assets as per books of the company.....	<u>\$2,493,451.69</u>

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$13,835.79
Bills receivable, unsecured	3,147.04
Furniture and fixtures	<u>100.00</u>
Total items not admitted	\$17,082.83
Total admitted assets	<u>\$2,476,368.86</u>

LIABILITIES.

Net amount of unpaid claims	\$250,749.28
Total unearned premiums	739,160.66
Contingent reserve	<u>50,000.00</u>
Gross liabilities, except capital	\$1,039,909.94
Paid-up capital	\$750,000.00
Surplus beyond all liabilities	<u>686,458.92</u>
Surplus as regards policy-holders.....	\$1,436,458.92
Total liabilities, including capital and surplus.....	<u><u>\$2,476,368.86</u></u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$29,902,300.00	\$144,113.36
Written or renewed during the year.....	<u>101,868,800.00</u>	<u>249,902.49</u>
Total	\$131,771,100.00	\$394,015.85
Deduct expirations and cancellations....	<u>93,260,300.00</u>	<u>235,310.86</u>
In force at the end of the year.....	\$38,510,800.00	\$158,704.99
Deduct reinsured policies	<u>1,197,250.00</u>	<u>4,366.97</u>
Net amount in force Dec. 31, 1901....	<u>\$37,313,550.00</u>	<u><u>\$154,338.02</u></u>
	<i>Employers'</i>	
	<i>Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$60,792,666.00	\$974,255.66
Written or renewed during the year.....	<u>71,301,332.00</u>	<u>1,511,664.27</u>
Total	\$132,093,998.00	\$2,485,919.93
Deduct expirations and cancellations....	<u>69,757,832.00</u>	<u>1,420,485.35</u>
In force at the end of the year.....	<u>\$62,336,166.00</u>	<u><u>\$1,065,434.58</u></u>

Deduct reinsured policies	\$147,500.00	\$10,508.40
Net amount in force Dec. 31, 1901....	<u>\$62,188,666.00</u>	<u>\$1,054,926.18</u>
	<i>Health Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$723,350.00	\$2,363.50
Written or renewed during the year.....	6,189,625.00	21,341.74
Total	<u>\$6,912,975.00</u>	<u>\$23,705.24</u>
Deduct expirations and cancellations....	2,260,225.00	6,179.49
In force at the end of the year.....	<u>\$4,652,750.00</u>	<u>\$17,525.75</u>
Deduct reinsured policies .....	.....	10.00
Net amount in force Dec. 31, 1901....	<u>\$4,652,750.00</u>	<u>\$17,515.75</u>
	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$1,498,995.36	\$84,412.59
Written or renewed during the year.....	1,954,777.97	126,890.51
Total	<u>\$3,453,773.33</u>	<u>\$211,303.10</u>
Deduct expirations and cancellations....	1,786,489.46	103,168.36
In force at the end of the year.....	<u>\$1,667,283.87</u>	<u>\$108,134.74</u>
Deduct reinsured policies	1,250.00	81.40
Net amount in force Dec. 31, 1901....	<u>\$1,666,033.87</u>	<u>\$108,053.34</u>
	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$30,330,300.00	\$91,883.89
Written or renewed during the year.....	23,518,483.00	70,208.24
Total	<u>\$53,848,783.00</u>	<u>\$162,092.13</u>
Deduct expirations and cancellations....	20,532,100.00	50,582.12
In force at the end of the year.....	<u>\$33,316,683.00</u>	<u>\$111,510.01</u>
Deduct reinsured policies	50,000.00	76.73
Net amount in force Dec. 31, 1901....	<u>\$33,266,683.00</u>	<u>\$111,433.28</u>
	<i>Sprinkler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$2,731,250.00	\$29,593.26
Written or renewed during the year.....	4,103,350.00	45,071.87
Total	<u>\$6,834,600.00</u>	<u>\$74,665.13</u>
Deduct expirations and cancellations....	2,987,700.00	32,231.01
Net amount in force Dec. 31, 1901....	<u>\$3,846,900.00</u>	<u>\$42,434.12</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$770,998.74
Company's stock owned by the directors, at par value..	234,425.00
Amount loaned to officers and directors.....	59,500.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$54,000.00	\$39,892.87
Virginia	36,937.50	4,613.58

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$186,200.00	\$734.94	\$281.56	\$281.56
Employers' liability..	386,000.00	9,000.00	8,122.00	8,122.00
Sprinkler.....	5,000.00	100.00	.....	.....
Plate glass	7,516.37	443.29	64.56	64.56
Steam boiler.....	110,300.00	472.41	.....	.....
Health	6,500.00	26.00	.....	.....
	\$701,516.37	\$10,777.36	\$8,468.12	\$8,468.12

NATIONAL SURETY COMPANY.

NEW YORK CITY.

Incorporated February 24, 1897. Commenced business June 9, 1897.

CHARLES A. DEAN, *President.*BALLARD MCCALL, *Secretary.*

CASH CAPITAL, \$500,000.00.

INCOME.

Premiums collected during year	\$766,599.02
Deduct reinsurance, abatement, rebate, and return premiums	116,770.46

Net cash actually received for premiums..... \$649,828.56

Cash received for interest on:

Mortgage loans	\$461.35
Collateral loans	73.65
Bonds owned and dividends on stock.....	40,231.65
Other debts due the company.....	1,585.62
From all other sources	205.02
Total income	<u>\$692,385.85</u>
Net or ledger assets Dec. 31, 1900.....	1,463,969.13
Total	<u>\$2,156,354.98</u>

DISBURSEMENTS.

Gross amount paid for claims	\$232,844.07
Deduct salvages and reinsurances	57,083.56
Net paid policy-holders	<u>\$175,760.51</u>
Cash paid stockholders for interest or dividends.....	50,000.00
Commissions to agents	67,897.31
Salaries and traveling expenses of agents.....	56,827.27
Salaries of officers and office employees.....	134,118.55
Taxes and fees	18,723.17
Rent	12,391.63
Legal expenses, \$18,677.58; real estate expenses, \$1,513.68	20,191.26
Advertising, printing, and stationery	21,818.32
Losses on securities actually sold under cost.....	421.35
All other expenses	82,192.73
(Total miscellaneous expenses, \$464,581.59.)	
Total disbursements during the year.....	<u>\$640,342.10</u>
Balance Dec. 31, 1901.....	<u><u>\$1,516,012.88</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$91,775.00
Book value of stocks and bonds.....	1,213,965.75
Cash in company's office	3,659.96
Cash deposited in banks	166,720.25
Furniture and fixtures	27,005.83
All other items	12,886.09
Total net ledger assets, as per balance.....	<u>\$1,516,012.88</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$7,554.16
Net amount of outstanding premiums.....	44,098.30
Total assets as per books of the company.....	<u>\$1,567,665.34</u>

ITEMS NOT ADMITTED.

Furniture and fixtures	\$27,005.83	
Depreciation from cost of above ledger assets to bring same to market value	21,476.25	
Tax bills	142.07	
	<hr/>	
Total items not admitted		\$48,624.15
		<hr/>
Total admitted assets		\$1,519,041.19

LIABILITIES.

Net amount of unpaid claims.....		\$60,821.88
Total unearned premiums		308,852.80
Contingent reserve		21,000.00
Due for reinsurance		374.75
Trust funds, etc.		85,497.25
		<hr/>
Gross liabilities, except capital		\$476,546.68
Paid-up capital	\$500,000.00	
Surplus beyond all liabilities	542,494.51	
	<hr/>	
Surplus as regards policy-holders.....		1,042,494.51
		<hr/>
Total liabilities, including capital and surplus.....		\$1,519,041.19

RISKS AND PREMIUMS.

	<i>Fidelity Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$92,510,661.00	\$298,943.22
Written or renewed during the year.....	128,261,550.00	456,723.15
	<hr/>	<hr/>
Total	\$220,772,211.00	\$755,666.37
Deduct expirations and cancellations....	98,406,484.00	418,365.25
	<hr/>	<hr/>
In force at the end of the year.....	\$122,365,727.00	\$337,301.12
Deduct reinsured policies	5,398,198.00	15,113.83
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	\$116,967,529.00	\$322,187.29
	<hr/>	<hr/>
	<i>Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$86,558,776.00	\$229,031.74
Written or renewed during the year.....	113,949,411.00	310,122.74
	<hr/>	<hr/>
Total	\$200,508,187.00	\$539,154.48
Deduct expirations and cancellations....	68,614,879.00	230,245.80
	<hr/>	<hr/>
In force at the end of the year.....	\$131,893,308.00	\$308,908.68
Deduct reinsured policies	2,179,399.00	13,390.36
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	\$129,713,909.00	\$295,518.32
	<hr/>	<hr/>

MISCELLANEOUS.

Losses incurred during the year.....	\$193,040.25
Company's stock owned by the directors, at par value....	195,200.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Alabama	\$52,180.00	\$1,558.26
Virginia	34,925.00	570.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$72,450.00
Premiums received	320.40

NEW AMSTERDAM CASUALTY COMPANY.

NEW YORK CITY.

Incorporated December 31, 1898. Commenced business January 31, 1899.

W. F. MOORE, *President.*

CHARLES T. HOPPER, *Secretary.*

CASH CAPITAL, \$314,400.00.

INCOME.

Premiums collected during year:

Accident	\$90,579.03
Employers' liability	378,182.49
Burglary	72,008.13

Total	\$540,769.65
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Deduct reinsurance, abatement, rebate, and return premiums:

Accident	\$32,463.28
Employers' liability	138,287.45
Burglary	20,879.29

Total deductions	191,630.02
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Net cash actually received for premiums.....	\$349,139.63
Cash received for interest on:	
Bonds owned and dividends on stock.....	8,532.19
Other debts due the company.....	6,858.87
Total income	\$364,530.69
Net or ledger assets Dec. 31, 1900.....	516,152.59
Total	\$880,683.28

DISBURSEMENTS.

Gross amount paid for claims:

Accident	\$23,703.37
Employers' liability	105,528.96
Burglary	42,358.71

Total \$171,591.04

Deduct salvages and reinsurances:

Accident	\$812.77
Employers' liability	
Burglary	2,682.58

Total deductions 3,495.35

Net paid policy-holders	\$168,095.69
Commissions to agents	100,141.55
Salaries and traveling expenses of agents.....	8,760.10
Inspections	2,352.38
Salaries of officers and office employees.....	37,616.11
Taxes and fees	9,284.53
Rent	4,215.72
Legal expenses	2,263.99
Furniture and fixtures, \$912.41; advertising and printing, \$8,570.56	9,482.97
Losses on securities actually sold under cost.....	187.50
All other expenses	7,997.22
(Total miscellaneous expenses, \$182,302.07.)	

Total disbursements during the year..... \$350,397.76

Balance Dec. 31, 1901..... \$530,285.52

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$433,787.50
Cash in company's office	13,201.61
Cash deposited in banks	73,499.86
Agents' debit balances	6,344.28
Furniture and fixtures	3,452.27
Total net ledger assets, as per balance.....	\$530,285.52

OTHER ASSETS.

Interest due and accrued on:

Stocks and bonds	\$1,428.50
Other assets	2,999.12

Net amount of outstanding premiums.....	\$48,033.96
Commissions paid in advance to agents.....	4,603.45
Total assets as per books of the company.....	<u>\$587,350.55</u>

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$1,967.21
Furniture and fixtures	3,452.27
Depreciation from cost of above ledger assets to bring same to market value	5,752.50
Total items not admitted	<u>\$11,171.98</u>
Total admitted assets	<u>\$576,178.57</u>

LIABILITIES.

Net amount of unpaid claims.....	\$53,697.53
Total unearned premiums	149,406.68
Reserve for commissions paid to agents.....	4,603.45
Due for reinsurance	587.88
All other liabilities	1,850.00
Gross liabilities, except capital	<u>\$210,145.54</u>
Paid-up capital	\$314,400.00
Surplus beyond all liabilities	51,633.03
Surplus as regards policy-holders	<u>366,033.03</u>
Total liabilities, including capital and surplus.....	<u><u>\$576,178.57</u></u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$22,075,950.00	\$48,884.03
Written or renewed during the year.....	48,171,350.00	91,580.17
Total	<u>\$70,247,300.00</u>	<u>\$140,464.20</u>
Deduct expirations and cancellations....	42,375,250.00	85,411.34
In force at the end of the year.....	\$27,872,050.00	\$55,052.86
Deduct reinsured policies	683,000.00	1,777.07
Net amount in force Dec. 31, 1901....	<u>\$27,189,050.00</u>	<u>\$53,275.79</u>
	<i>Employers'</i>	
	<i>Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$21,655,383.34	\$248,728.33
Written or renewed during the year.....	42,229,750.00	357,665.13
Total	<u>\$63,885,133.34</u>	<u>\$606,393.46</u>

Deduct expirations and cancellations....	\$32,940,466.34	\$410,585.30
In force at the end of the year.....	\$30,944,667.00	\$195,808.16
Deduct reinsured policies	75,000.00	287.50
Net amount in force Dec. 31, 1901....	\$30,869,667.00	\$195,520.66
	<i>Burglary Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$7,718,640.66	\$69,569.73
Written or renewed during the year.....	8,218,855.66	67,515.68
Total	\$15,937,496.32	\$137,085.41
Deduct expirations and cancellations....	9,527,499.99	86,800.55
In force at the end of the year.....	\$6,409,996.33	\$50,284.86
Deduct reinsured policies	511,307.00	2,950.44
Net amount in force Dec. 31, 1901....	\$5,898,689.33	\$47,334.42

MISCELLANEOUS.

Losses incurred during the year.....	\$168,095.69
Company's stock owned by the directors, at par value..	108,100.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$10,900.00	.....

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$27,500.00	\$83.51	.....	.....
Employers' liability..	80,000.00	822.00	\$22.35	\$22.35
	\$107,500.00	\$905.51	\$22.35	\$22.35

PREFERRED ACCIDENT INSURANCE COMPANY.

NEW YORK CITY.

Incorporated March 3, 1893. Commenced business May 6, 1893.

PHINEAS C. LOUNSBURY, *President*.KIMBALL C. ATWOOD, *Secretary*.

CASH CAPITAL. \$200,000.00.

INCOME.

Premiums collected during year	\$1,132,779.18	
Deduct reinsurance, abatement, rebate, and return premiums	5,288.76	
Net cash actually received for premiums.....		\$1,127,490.42
Cash received for interest on stocks and bonds.....		20,388.15
Total income		\$1,147,878.57
Net or ledger assets Dec. 31, 1900.....		875,422.21
Total		\$2,023,300.78

DISBURSEMENTS.

Gross amount paid policy-holders.....	\$463,305.87	
Cash paid stockholders for interest or dividends.....	12,000.00	
Commissions to agents	354,875.62	
Salaries and traveling expenses of agents.....	42,867.25	
Medical examiners' fees and inspections.....	23,008.25	
Salaries of officers and office employees.....	76,875.50	
Taxes and fees	20,581.33	
Rent	20,675.00	
Legal expenses	5,471.34	
Furniture and fixtures, \$1,922.92; advertising and printing, \$50,390.50	52,313.42	
All other expenses	40,864.20	
(Total miscellaneous expenses, \$649,531.91.)		
Total disbursements during the year.....		\$1,112,837.78
Balance Dec. 31, 1901.....		\$910,463.00

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds	\$669,531.24
Cash in company's office	9,218.71

Cash deposited in banks	\$150,345.42
Agents' debit balances	81,367.63
Total net ledger assets, as per balance	<u>\$910,463.00</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$3,790.74
Market value of stocks and bonds over book value.....	31,206.26
Net amount of outstanding premiums.....	94,902.50
Total assets as per books of the company.....	<u>\$1,040,362.50</u>

ITEMS NOT ADMITTED.

Bills receivable, unsecured	\$81,367.63
Total admitted assets	<u>\$958,994.87</u>

LIABILITIES.

Net amount of unpaid claims	\$86,650.00
Total unearned premiums	481,860.69
Gross liabilities, except capital	<u>\$568,510.69</u>
Paid-up capital	\$200,000.00
Surplus beyond all liabilities	190,484.18
Surplus as regards policy-holders	<u>390,484.18</u>
Total liabilities, including capital and surplus.....	<u><u>\$958,994.87</u></u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$401,449,000.00	\$801,049.24
Written or renewed during the year.....	580,750,000.00	1,141,854.18
Total	<u>\$982,199,000.00</u>	<u>\$1,942,903.42</u>
Deduct expirations and cancellations....	569,523,000.00	1,117,149.32
Net amount in force Dec. 31, 1901....	<u><u>\$412,676,000.00</u></u>	<u><u>\$825,754.10</u></u>

MISCELLANEOUS.

Losses incurred during the year.....	\$471,955.87
Company's stock owned by the directors, at par value....	200,000.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$480,000.00
Premiums received	1,580.00
Losses paid	866.94
Losses incurred	954.44

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

DETROIT, MICHIGAN.

Incorporated May 29, 1884. Commenced business August 1, 1884.

D. M. FERRY, *President.*

E. A. LEONARD, *Secretary.*

CASH CAPITAL, \$250,000.00.

INCOME.

Premiums collected during year:

Accident	\$884,982.02
Employers' liability	516,821.41
Health	97,349.90

Total \$1,499,153.33

Deduct reinsurance, abatement, rebate, and return premiums:

Accident	\$180,562.85
Employers' liability	51,572.24
Health	22,296.26

Total deductions 254,431.35

Net cash actually received for premiums..... \$1,244,721.98

Cash received for interest on:

Mortgage loans	17,316.54
Bonds owned and dividends on stock.....	21,787.08
Other debts due the company.....	1,561.18
Rents	593.18

Total income \$1,285,979.96

Net or ledger assets Dec. 31, 1900..... 955,571.92

Total \$2,241,551.88

DISBURSEMENTS.

Gross amount paid for claims:

Accident	\$296,707.93
Employers' liability	183,596.72
Health	37,633.04

Total \$517,937.69

Deduct salvages and reinsurances:

Accident	\$2,254.23
Employers' liability	5.50
Health	

Total deductions 2,259.73

Net paid policy-holders \$515,677.96

Cash paid stockholders for interest or dividends.....	\$28,750.00
Commissions to agents	341,773.99
Salaries and traveling expenses of agents.....	45,607.60
Medical examiners' fees and inspections.....	14,978.25
Salaries of officers and office employees	53,993.32
Taxes and fees	35,148.71
Rent	8,396.34
Legal expenses, \$4,406.54; real estate expenses, \$1,158.04	5,564.58
Furniture and fixtures, \$759.37; advertising and printing, \$13,135.49	13,894.86
All other expenses	31,508.88
(Total miscellaneous expenses, \$579,616.53.)	
Total disbursements during the year.....	<u>\$1,095,294.49</u>
Balance Dec. 31, 1901.....	<u><u>\$1,146,257.39</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	\$69,970.88
Loans on mortgages of real estate (first liens).....	382,287.00
Book value of stocks and bonds	593,255.42
Cash in company's office	176.00
Cash deposited in banks	99,924.22
Bills receivable	115.00
Agents' debit balances	176.11
All other items	352.76
Total net ledger assets, as per balance.....	<u>\$1,146,257.39</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$7,210.33
Stocks and bonds	6,057.71
Other assets	252.73
Market value of stocks and bonds over book value.....	17,049.58
Net amount of outstanding premiums.....	154,764.71
Total assets as per books of the company.....	<u>\$1,331,592.45</u>

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$176.11
Bills receivable, unsecured	115.00
Total items not admitted	<u>\$291.11</u>
Total admitted assets	<u>\$1,331,301.34</u>

LIABILITIES.

Net amount of unpaid claims		\$268,678.99
Total unearned premiums		523,815.39
Due and accrued for salaries, rent, and incidental expenses		3,536.31
Return premiums		7,204.38
Due for reinsurance		2,413.25
Contingent fund		20,000.00
		<hr/>
Gross liabilities, except capital		\$825,648.32
Paid-up capital	\$250,000.00	
Surplus beyond all liabilities	255,653.02	
		<hr/>
Surplus as regards policy-holders.....		505,653.02
		<hr/>
Total liabilities, including capital and surplus.....		<u>\$1,331,301.34</u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$86,141,150.00	\$596,000.40
Written or renewed during the year.....	154,488,350.00	848,443.33
	<hr/>	<hr/>
Total	\$240,629,500.00	\$1,444,443.73
Deduct expirations and cancellations....	151,751,525.00	852,777.93
	<hr/>	<hr/>
In force at the end of the year.....	\$88,877,975.00	\$591,665.80
Deduct reinsured policies	1,894,500.00	8,862.28
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	<u>\$86,983,475.00</u>	<u>\$582,803.52</u>
		<hr/>
	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$47,222,000.00	\$361,572.31
Written or renewed during the year.....	60,032,500.00	513,425.56
	<hr/>	<hr/>
Total	\$107,254,500.00	\$874,997.87
Deduct expirations and cancellations....	55,087,000.00	480,946.05
	<hr/>	<hr/>
In force at the end of the year.....	\$52,167,500.00	\$394,051.82
Deduct reinsured policies	472,500.00	1,846.99
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	<u>\$51,695,000.00</u>	<u>\$392,204.83</u>
		<hr/>
	<i>Health Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$3,059,550.00	\$55,396.78
Written or renewed during the year.....	6,081,000.00	101,336.97
	<hr/>	<hr/>
Total	\$9,140,550.00	\$156,733.75
Deduct expirations and cancellations....	4,420,150.00	84,111.31
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	<u>\$4,720,400.00</u>	<u>\$72,622.44</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$603,831.95
Company's stock owned by the directors, at par value..	160,850.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$53,250.00	\$85,253.91
Virginia	12,700.00	8,463.66

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$382,750.00	\$1,448.31	\$234.91	\$234.91
Employers' liability..	40,000.00	116.23	.....	.....
Health	33,200.00	387.35	257.14	257.14
	\$455,950.00	\$1,951.89	\$492.05	\$492.05

TRAVELERS INSURANCE COMPANY.

[Accident Department.]

HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business April 1, 1864.

SYLVESTER C. DUNHAM, *President.*JOHN E. MORRIS, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

INCOME.

Premiums collected during year:

Accident	\$2,275,807.32
Employers' liability	1,551,578.30
Health	104,479.92

Total	\$3,931,865.54
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Deduct reinsurance, abatement, rebate, and return premiums:

Accident	\$41,305.88
Employers' liability	90,993.24
Health	1,481.09

Total deductions	<u>\$133,780.21</u>
------------------------	---------------------

Net cash actually received for premiums.....	\$3,798,085.33
Cash received for interest on:	
Bonds owned and dividends on stock.....	236,143.75
Other debts due the company.....	35,869.37
From all other sources	<u>794.63</u>
Total income	\$4,070,893.08
Net or ledger assets Dec. 31, 1900.....	<u>5,387,888.61</u>
Total	<u>\$9,458,781.69</u>

DISBURSEMENTS.

Gross amount paid for claims:

Accident	\$1,034,252.66
Employers' liability	472,668.79
Health	51,568.61

Total	<u>\$1,558,490.06</u>
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Deduct salvages and reinsurances:

Accident	\$8,676.34
Employers' liability	7,613.18
Health	67.57

Total deductions	<u>16,357.09</u>
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Net paid policy-holders.....	\$1,542,132.97
Cash paid stockholders for interest or dividends.....	150,000.00
Commissions to agents	1,060,273.73
Salaries and traveling expenses of agents.....	100,882.74
Medical examiners' fees	76,195.61
Salaries of officers and office employees.....	131,155.72
Taxes and fees	78,820.36
Rent	27,080.06
Legal expenses	2,690.97
Furniture and fixtures, \$2,577.86; advertising and printing, \$58,595.51	61,173.37
Losses on securities actually sold under cost.....	28,896.67
All other expenses.....	212,591.46
(Total miscellaneous expenses, \$1,929,760.69.)	

Total disbursements during the year.....	<u>\$3,471,893.66</u>
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Balance Dec. 31, 1901.....	<u><u>\$5,986,888.03</u></u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of stocks and bonds.....	\$5,535,453.88
Cash in company's office	1,721.95
Cash deposited in banks	447,759.82
Agents' debit balances	1,952.38
Total net ledger assets, as per balance.....	<u>\$5,986,888.03</u>

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$48,355.69
Market value of stocks and bonds over cost.....	673,565.14
Total assets as per books of the company.....	<u>\$6,708,808.86</u>

ITEMS NOT ADMITTED.

Agents' debit balances, unsecured	\$1,952.38
Total admitted assets	<u>\$6,706,856.48</u>

LIABILITIES.

Net amount of unpaid claims.....	\$909,292.46
Total unearned premiums	1,712,217.90
Due and accrued for salaries, rent, and incidental expenses	85,000.00
Special reserve	350,000.00
Gross liabilities, except capital	<u>\$3,056,510.36</u>
Paid-up capital	\$1,000,000.00
Surplus beyond all liabilities	2,650,346.12
Surplus as regards policy-holders.....	<u>3,650,346.12</u>
Total liabilities, including capital and surplus.....	<u><u>\$6,706,856.48</u></u>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$283,273,854.00	\$1,466,503.37
Written or renewed during the year.....	521,992,801.00	2,275,807.32
Total	<u>\$805,266,655.00</u>	<u>\$3,742,310.69</u>
Deduct expirations and cancellations....	516,312,615.00	2,239,173.30
In force at the end of the year.....	\$288,954,040.00	\$1,503,137.39
Deduct reinsured policies	1,843,166.00	7,768.99
Net amount in force Dec. 31, 1901....	<u><u>\$287,110,874.00</u></u>	<u><u>\$1,495,368.40</u></u>

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$106,458,833.00	\$945,372.27
Written or renewed during the year.....	151,502,333.00	1,551,578.30
Total	\$257,961,166.00	\$2,496,950.57
Deduct expirations and cancellations....	131,987,833.00	1,438,700.99
Total	\$125,973,333.00	\$1,058,249.58
	<i>Health Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$3,617,380.00	\$59,724.74
Written or renewed during the year.....	6,304,350.00	104,479.92
Total	\$9,921,730.00	\$164,204.66
Deduct expirations and cancellations....	4,794,021.00	80,075.33
Net amount in force Dec. 31, 1901....	\$5,127,709.00	\$84,129.33

MISCELLANEOUS.

Losses incurred during the year.....	\$1,761,206.11
Company's stock owned by the directors, at par value....	94,500.00
Amount loaned to officers and directors.....	7,000.00
Amount loaned to stockholders not officers	18,175.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Ohio	\$51,000.00	\$109,661.14

BUSINESS IN NEW HAMPSHIRE, 1901.

	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Losses paid.</i>	<i>Losses incurred.</i>
Accident.....	\$2,853,700.00	\$10,403.88	\$1,210.33	\$1,210.32
Employers' liability..	785,000.00	5,141.91	192.25	192.25
Health	18,135.00	287.25	64.28	64.28
	\$3,656,835.00	\$15,833.04	\$1,466.86	\$1,466.86

UNION CASUALTY AND SURETY COMPANY.

ST. LOUIS, MO.

Incorporated December 29, 1892. Commenced business April 18, 1893.

EDWARD CLUFF, *President*.LE GRAND L. ATWOOD, *Secretary*.

CASH CAPITAL, \$250,000.00.

INCOME.

Premiums collected during year:

Accident	\$274,430.07
Plate glass	174,368.61
Employers' liability	21,610.70
Health	60,112.35

Total	\$530,521.73
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Deduct reinsurance, abatement, rebate, and return premiums:

Accident	\$67,324.43
Plate glass	30,118.58
Employers' liability	14,992.48
Health	15,393.38

Total deductions	127,828.87
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Net cash actually received for premiums.....	\$402,692.86
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Cash received for interest on:

Mortgage loans	4,878.91
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Bonds owned and dividends on stock.....	8,260.85
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Profits on securities actually sold.....	3,500.00
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Total income	\$419,332.62
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Net or ledger assets Dec. 31, 1900.....	433,360.91
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Total	\$852,693.53
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DISBURSEMENTS.

Net amount paid for claims:

Accident	\$70,058.69
Plate glass	56,780.96
Employers' liability	58,731.39
Health	14,023.74

Net paid policy-holders.....	\$199,594.78
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Commissions to agents	106,010.54
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Salaries and traveling expenses of agents.....	19,725.90
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Salaries of officers and office employees.....	33,073.92
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Taxes and fees	13,160.34
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Rent	4,075.93
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1901.]	INSURANCE COMPANIES.	305
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Legal expenses	\$3,257.58
Furniture and fixtures, \$1,481.71; advertising and printing, \$9,437.77	10,919.48
All other expenses	16,132.21
(Total miscellaneous expenses, \$206,355.90.)	

Total disbursements during the year.....	\$405,950.68
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Balance Dec. 31, 1901.....	\$446,742.85
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens)	\$86,250.00
Book value of stocks and bonds	277,500.00
Cash in company's office	645.82
Cash deposited in banks.....	9,956.20
Bills receivable	780.69
Agents' debit balances	71,610.14

Total net ledger assets, as per balance.....	\$446,742.85
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OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$2,260.03
Stocks and bonds	91.23
Market value of stocks and bonds over book value.....	8,750.00
Net amount of outstanding premiums.....	112,930.24

Total assets as per books of the company.....	\$570,774.35
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ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$45,000.00
Bills receivable, unsecured	780.69

Total items not admitted	\$45,780.69
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Total admitted assets	\$524,993.66
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LIABILITIES.

Net amount of unpaid claims	\$32,100.00
Total unearned premiums	143,311.44
Due and accrued for salaries, rent, and incidental expenses	2,605.00

Gross liabilities, except capital	\$178,016.44
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Paid-up capital	\$250,000.00
Surplus beyond all liabilities	96,977.22

Surplus as regards policy-holders.....	346,977.22
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Total liabilities, including capital and surplus.....	\$524,993.66
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RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$17,078,175.00	\$75,423.58
Written or renewed during the year.....	57,033,634.00	310,610.05
Total	\$74,111,809.00	\$386,033.63
Deduct expirations and cancellations.....	52,881,069.00	283,414.05
Net amount in force Dec. 31, 1901....	<u>\$21,230,740.00</u>	<u>\$102,619.58</u>
	<i>Health Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$2,805,550.00	\$13,579.90
Written or renewed during the year.....	14,956,110.00	78,465.17
Total	\$17,761,660.00	\$92,045.07
Deduct expirations and cancellations....	5,624,695.00	45,489.75
Net amount in force Dec. 31, 1901....	<u>\$12,136,965.00</u>	<u>\$46,555.32</u>
	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$3,746,856.00	\$95,080.28
Written or renewed during the year.....	6,130,677.00	190,302.19
Total	\$9,877,533.00	\$285,382.47
Deduct expirations and cancellations....	4,700,127.00	147,934.49
Net amount in force Dec. 31, 1901....	<u>\$5,177,406.00</u>	<u>\$137,447.98</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$199,594.78
Company's stock owned by the directors, at par value..	248,400.00

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.	\$611,650.00	\$2,531.06	\$796.06	\$796.06
Health.....	142,500.00	644.88	155.63	155.63
Plate glass	9,458 00	92.43	203.00	203.00
	<u>\$763,608.00</u>	<u>\$3,268.37</u>	<u>\$1,154.69</u>	<u>\$1,154.69</u>

UNITED STATES CASUALTY COMPANY.

NEW YORK CITY.

Incorporated May 2, 1895. Commenced business May 3, 1895.

JAMES W. HINKLEY, *President*.EDSON S. LOTT, *Secretary*.

CASH CAPITAL, \$300,000.00.

INCOME.

Premiums collected during year:

Accident	\$535,763.51
Steam boiler	55,585.18
Employers' liability	492,840.80
Automatic sprinkler	25,709.45

Total	\$1,109,898.94
-------------	----------------

Deduct reinsurance, abatement, rebate, and return premiums:

Accident	\$133,046.40
Steam boiler	16,268.99
Employers' liability	119,428.98
Automatic sprinkler	7,032.61

Total deductions	275,776.98
------------------------	------------

Net cash actually received for premiums.....	\$834,121.96
Cash received for interest on stocks and bonds.....	35,733.58
Profits on securities actually sold.....	6,212.69

Total income	\$876,068.23
Net or ledger assets Dec. 31, 1900.....	1,085,296.33
Total	\$1,961,364.56

DISBURSEMENTS.

Gross amount paid for claims:

Accident	\$130,254.86
Steam boiler	1,375.42
Employers' liability	182,250.91
Automatic sprinkler	9,175.24

Total	\$323,056.43
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Deduct salvages and reinsurances:

Accident	\$958.80
Steam boiler
Employers' liability	681.40
Automatic sprinkler	13,939.72

Total deductions	15,579.42
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Net paid policy-holders.....	\$307,477.01
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Commissions to agents	\$232,847.76
Salaries and traveling expenses of agents.....	28,715.37
Inspections	15,711.70
Salaries of officers and office employees.....	79,893.74
Taxes and fees	14,414.86
Rent	9,122.50
Legal expenses	3,170.70
Furniture and fixtures, \$1,690.80; advertising and printing, \$17,164.38	18,855.18
All other expenses	26,493.50
(Total miscellaneous expenses, \$429,225.31.)	

Total disbursements during the year.....	<u>\$736,702.32</u>
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Balance Dec. 31, 1901.....	<u><u>\$1,224,662.24</u></u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	\$5,000.00
Loans on mortgages of real estate (first liens).....	5,000.00
Book value of stocks and bonds.....	1,129,564.46
Cash in company's office	19,058.10
Cash deposited in banks.....	65,456.61
Agents' debit balances	583.07

Total net ledger assets, as per balance.....	<u>\$1,224,662.24</u>
--	-----------------------

OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$7,941.57
Net amount of outstanding premiums.....	60,151.33

Total assets as per books of the company.....	<u>\$1,292,755.16</u>
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ITEMS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$583.07
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Total admitted assets	<u>\$1,292,172.09</u>
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LIABILITIES.

Net amount of unpaid claims.....	\$97,828.00
Total unearned premiums	383,377.61
Contingent reserve	41,544.62
Due for reinsurance	2,139.12
All other liabilities	2,282.74

Gross liabilities, except capital	<u>\$527,172.09</u>
---	---------------------

Paid-up capital	\$300,000.00	
Surplus beyond all liabilities	465,000.00	
	<hr/>	
Surplus as regards policy-holders.....		\$765,000.00
Total liabilities, including capital and surplus.....		<hr/> <hr/> \$1,292,172.09

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$172,599,900.00	\$305,432.21
Written or renewed during the year.....	525,663,030.00	539,488.40
	<hr/>	<hr/>
Total	\$698,262,930.00	\$844,920.61
Deduct expirations and cancellations....	410,943,380.00	527,024.71
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	<hr/> <hr/> \$287,319,550.00	<hr/> <hr/> \$317,895.90

	<i>Employers' Liability Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$61,050,000.00	\$321,457.11
Written or renewed during the year.....	85,201,500.00	492,196.51
	<hr/>	<hr/>
Total	\$146,251,500.00	\$813,653.62
Deduct expirations and cancellations....	79,285,000.00	456,996.12
	<hr/>	<hr/>
In force at the end of the year.....	\$66,966,500.00	\$356,657.50
Deduct reinsured policies	185,000.00	1,819.95
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	<hr/> <hr/> \$66,781,500.00	<hr/> <hr/> \$354,837.55

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$11,829,500.00	\$53,659.11
Written or renewed during the year.....	13,165,000.00	55,599.89
	<hr/>	<hr/>
Total	\$24,994,500.00	\$109,259.00
Deduct expirations and cancellations....	11,111,500.00	43,423.79
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	<hr/> <hr/> \$13,883,000.00	<hr/> <hr/> \$65,835.21

	<i>Sprinkler Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$1,576,115.00	\$18,560.26
Written or renewed during the year.....	2,291,135.00	26,050.66
	<hr/>	<hr/>
Total	\$3,867,250.00	\$44,610.92
Deduct expirations and cancellations....	2,136,915.00	25,142.01
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	<hr/> <hr/> \$1,730,335.00	<hr/> <hr/> \$19,468.91

MISCELLANEOUS.

Losses incurred during the year.....	\$242,657.62
Company's stock owned by the directors, at par value..	161,500.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$15,000.00	\$2,903.50

BUSINESS IN NEW HAMPSHIRE, 1901.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$4,440,500.00	\$1,858.72	\$166.21	\$372.86
Employers' liability..	110,000.00	8,087.01	.....	.....
	\$4,550,500.00	\$9,945.73	\$166.21	\$372.86

UNITED STATES FIDELITY AND GUARANTY
COMPANY.

BALTIMORE, Md.

Incorporated March 19, 1896. Commenced business August 1, 1896.

JOHN R. BLAND, *President.*GEORGE R. CALLIS, *Secretary.*

CASH CAPITAL, \$1,500,000.00.

INCOME.

Premiums collected during year:

Fidelity and surety	\$1,294,841.33
Burglary	149,112.40
Total	\$1,443,953.73

Deduct reinsurance, abatement, rebate, and return premiums:

Fidelity and surety	\$195,788.69
Burglary	22,781.26

Total deductions \$218,569.95

Net cash actually received for premiums.....	\$1,225,383.78
Cash received for interest on:	
Mortgage loans	99.88
Collateral loans	26,939.21
Bonds owned and dividends on stock.....	29,022.87
Other debts due the company.....	857.75
Rents	599.27
From all other sources	17,348.24
	<u> </u>
Total income	\$1,300,251.00
Net or ledger assets Dec. 31, 1900.....	2,041,372.97
	<u> </u>
Total	\$3,341,623.97

DISBURSEMENTS.

Gross amount paid for claims:

Fidelity and surety	\$264,676.21
Burglary	37,181.67

Total \$301,857.88

Deduct salvages and reinsurances:

Fidelity and surety	\$63,540.56
Burglary	602.94

Total deductions 64,143.50

Net paid policy-holders	\$237,714.38
Cash paid stockholders for interest or dividends.....	90,000.00
Commissions to agents	306,015.68
Salaries and traveling expenses of agents.....	113,499.75
Inspections	12,348.82
Salaries of officers and office employees.....	94,993.02
Taxes and fees	43,715.81
Rent	14,718.50
Legal expenses	22,854.69
Furniture and fixtures, \$4,881.67; advertising and printing, \$45,042.01	49,923.68
Losses on securities actually sold under cost.....	8,066.10
All other expenses	57,780.15
(Total miscellaneous expenses, \$813,916.20.)	

Total disbursements during the year..... \$1,051,630.58

Balance Dec. 31, 1901..... \$2,289,993.39

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	\$135,466.47
Loans on mortgages of real estate (first liens).....	6,000.00
Loans on collateral securities	655,744.00
Book value of stocks and bonds	1,128,992.85
Cash in company's office	14,186.31
Cash deposited in banks	384,886.56
All other assets	69,158.56
Total	\$2,394,434.75
Deduct cash deposited as collateral for security of risks..	104,441.36
Total net ledger assets, as per balance.....	\$2,289,993.39

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$4.00
Stocks and bonds	16,067.88
Collateral loans	7,672.85
Market value of stocks and bonds over book value.....	21,743.25
Net amount of outstanding premiums.....	172,208.07
Total assets as per books of the company.....	\$2,507,689.44

LIABILITIES.

Net amount of unpaid claims	\$75,072.43
Total unearned premiums	656,794.60
Gross liabilities, except capital	\$731,867.03
Paid-up capital	\$1,500,000.00
Surplus beyond all liabilities	275,822.41
Surplus as regards policy-holders	1,775,822.41
Total liabilities, including capital and surplus.....	\$2,507,689.44

RISKS AND PREMIUMS.

	<i>Fidelity and Surety Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$253,959,208.64	\$900,852.73
Written or renewed during the year....	334,365,520.18	1,280,035.60
Total	\$588,324,728.82	\$2,180,888.33
Deduct expirations and cancellations....	261,665,557.54	1,010,286.94
Net amount in force Dec. 31, 1901....	\$326,659,171.28	\$1,170,601.39

	<i>Burglary Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....	\$2,388,647.96	\$21,864.45
Written or renewed during the year.....	19,066,068.59	165,958.20
Total	\$21,454,716.55	\$187,822.65
Deduct expirations and cancellations.....	4,815,262.61	43,389.65
In force at the end of the year.....	\$16,639,453.94	\$144,433.00
Deduct reinsured policies	391,750.00	1,445.21
Net amount in force Dec. 31, 1901....	<u>\$16,247,703.94</u>	<u>\$142,987.79</u>

MISCELLANEOUS.

Losses incurred during the year.....	\$282,515.49
Company's stock owned by the directors, at par value....	376,800.00
Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:	

<i>State or Country.</i>	<i>Value of Deposits.</i>	<i>Liabilities.</i>
Virginia	\$20,125.00	\$26,061.83
Ohio	32,455.00	77,893.55
Alabama	54,200.00	26,977.10
Utah	25,000.00	2,309.98

BUSINESS IN NEW HAMPSHIRE, 1901.

Fidelity and surety risks written.....	\$1,122,550.00
Premiums received	3,181.65
Losses paid	192.79
Losses incurred	192.79

UNITED STATES HEALTH AND ACCIDENT INSURANCE COMPANY.

SAGINAW, MICH.

Incorporated December 27, 1900. Commenced business January 29, 1901.

J. B. PITCHER, *President.*VINCENT D. CLIFF, *Secretary.*

CASH CAPITAL, \$200,000.00.

INCOME.

Premiums collected during year	\$408,570.15
Deduct reinsurance, abatement, rebate, and return premiums	121.63

Net cash actually received for premiums..... \$408,448.52

Cash received for interest on:

Mortgage loans	\$325.27
Bonds owned and dividends on stock.....	4,019.50
Other debts due the company.....	15.90
From all other sources	2,036.02
Total income	<u>\$414,845.21</u>
Net ledger assets Dec. 31, 1900.....	<u>200,000.00</u>
Total	<u>\$614,845.21</u>

DISBURSEMENTS.

Gross amount paid for claims.....	\$224,326.02
Deduct salvages and reinsurances	59.34
Net paid policy-holders	<u>\$224,266.68</u>
Cash paid stockholders for interest or dividends.....	16,000.00
Commissions to agents	27,510.08
Salaries and traveling expenses of agents.....	39,678.93
Medical examiners' fees	32.75
Salaries of officers and office employees.....	21,877.36
Taxes and fees	2,188.71
Rent	2,174.93
Legal expenses	674.51
Furniture and fixtures, \$1,420.32; advertising and printing, \$5,626.30	7,046.62
All other expenses	9,918.19
(Total miscellaneous expenses, \$127,102.08.)	
Total disbursements during the year.....	<u>\$351,368.76</u>
Balance Dec. 31, 1901.....	<u><u>\$263,476.45</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages of real estate (first liens).....	\$10,270.00
Book value of stocks and bonds.....	211,492.38
Cash in company's office	210.27
Cash deposited in banks.....	41,503.80
Total net ledger assets, as per balance.....	<u>\$263,476.45</u>

OTHER ASSETS.

Interest due and accrued on mortgages	\$248.00
Market value of stocks and bonds over book value.....	5,507.62
Net amount of outstanding premiums.....	9,197.27
All other assets	614.93
Total assets as per books of the company.....	<u>\$279,044.27</u>

LIABILITIES.

Net amount of unpaid claims		\$11,160.17
Total unearned premiums.....		8,538.10
Dividends to stockholders unpaid.....		8,000.00
Due and accrued for salaries, rent, and incidental expenses		500.00
Commissions and brokerage.....		4,000.00
Due for reinsurance		115.91
		<hr/>
Gross liabilities, except capital		\$32,314.18
Paid-up capital	\$200,000.00	
Surplus beyond all liabilities	46,730.09	
	<hr/>	
Surplus as regards policy-holders.....		246,730.09
		<hr/>
Total liabilities, including capital and surplus.....		\$279,044.27
		<hr/> <hr/>

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1900.....		.....
Written or renewed during the year.....	\$115,026,150.00	\$418,348.37
	<hr/>	<hr/>
Total	\$115,026,150.00	\$418,348.37
Deduct expirations and cancellations....	113,684,800.00	402,775.02
	<hr/>	<hr/>
Net amount in force Dec. 31, 1901....	\$1,341,350.00	\$15,573.35
	<hr/> <hr/>	<hr/> <hr/>

MISCELLANEOUS.

Losses incurred during the year.....	\$225,356.42
Company's stock owned by the directors, at par value....	151,150.00

BUSINESS IN NEW HAMPSHIRE, 1901.

Risks written	\$336,400.00
Premiums received	13,112.10
Losses paid	6,890.34
Losses incurred	6,890.34

LIFE INSURANCE COMPANIES OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACTS
OF ANNUAL STATEMENTS, SHOWING THEIR STANDING AND
CONDITION ON THE 31ST DAY OF DECEMBER, 1901.

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated, 1820. Commenced business, 1850.

MORGAN G. BULKELEY, *President*.JOEL L. ENGLISH, *Secretary*.

CASH CAPITAL, \$1,750,000.00.

INCOME.

Received for premiums on new policies.....	\$1,154,110.45
Received for renewal premiums.....	5,883,901.58
Dividends applied to pay running premiums.....	639,656.29
Dividends applied to purchase paid-up additions and annuities	1,147.51
Surrender values applied to pay running premiums.....	5,711.74
Surrender values applied to purchase paid-up insurance and annuities	214,234.93
Total	\$7,898,762.50
Deduct amount paid for reinsurance.....	8,966.90
Total premium income	\$7,889,795.60
Cash received for interest on:	
Mortgage loans	1,369,332.36
Bonds owned and dividends on stock.....	801,573.37
Premium notes, loans, or liens.....	189,106.55
Other debts due the company.....	87,027.89
Discount on claims paid in advance.....	2,033.93
Rents for use of company's property.....	37,023.46
Profits on sales of real estate and securities.....	203,780.78
Total income, life department	\$10,579,673.94
Premium income, accident department	1,329,977.66
Total income	\$11,909,651.60
Net or ledger assets Dec. 31, 1900.....	52,862,693.13
Total	\$64,772,344.73

DISBURSEMENTS.

Cash paid for losses	\$2,633,085.10
Cash paid for matured endowments.....	1,567,002.04
Claims on installment policies	6,959.09
Net amount paid for losses and endowments.....	\$4,207,046.23

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OF OTHER STATES.

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Cash dividends paid policy-holders	\$251,336.74
Cash dividends applied to pay running premiums.....	639,656.29
Cash dividends applied to purchase paid-up additions and annuities	1,147.51
Surrender values paid in cash	151,592.31
Surrender values applied to pay running premiums.....	5,711.74
Surrender values applied to purchase paid-up insurance and annuities	214,234.93
(Total paid policy-holders, \$5,470,725.75.)	
Cash paid stockholders for interest or dividends.....	175,000.00
Commissions to agents	959,372.17
Salaries and traveling expenses of agents.....	35,539.01
Medical examiners' fees	84,007.17
Salaries of officers and office employees.....	195,559.12
Taxes and fees	221,098.52
Rent	36,039.49
Real estate expenses	31,783.36
Furniture and fixtures, \$4,471.67; legal expenses, \$13,762.73	18,234.40
Advertising, printing, and postage	73,473.15
All other items	77,526.48
Total disbursements, life department	\$7,378,378.62
Total disbursements, accident department	1,233,111.89
Total disbursements during the year.....	\$8,611,490.51
Balance Dec. 31, 1901	\$56,160,854.22

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$594,228.55
Loans on mortgages of real estate (first liens).....	23,828,752.84
Loans on collateral securities	890,442.72
Loans on company's policies as collateral.....	2,103,685.00
Premium notes, loans, or liens on policies in force.....	417,911.39
Cost value of stocks and bonds.....	20,549,238.42
Cash in company's office	136,634.18
Cash deposited in banks	7,585,657.94
Bills receivable	37,782.81
Agents' ledger balances	39,138.83
Total net or ledger assets, as per balance.....	\$56,183,472.68
Deduct agents' credit balances and all other ledger liabilities	22,618.46
Total net or ledger assets	\$56,160,854.22

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$347,844.77
Stocks and bonds	142,221.45
Collateral loans	7,517.94
Premium notes, loans, or liens.....	189,390.83
Other assets	601.38
Rents due and accrued	2,486.58
Market value of stocks and bonds over cost.....	2,124,982.72

	<i>New Business. Renewals.</i>	
Premiums due and unreported on policies in force	\$111,412.59	\$352,155.41
Deferred premiums on policies in force....	43,618.17	305,316.38
Total	\$155,030.76	\$657,471.79
Deduct cost of collection.....	85,266.92	36,160.95
	<u>\$69,763.84</u>	<u>\$621,310.84</u>
Net amount of uncollected and deferred premiums		<u>691,074.68</u>
Total assets as per books of the company.....		<u>\$59,666,974.57</u>

ITEMS NOT ADMITTED.

Agents' balances	\$39,138.83
Bills receivable	<u>37,782.81</u>
Total items not admitted	<u>\$76,921.64</u>
Total admitted assets	<u>\$59,590,052.93</u>

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$49,831,284.00
Deduct net value of reinsured risks.....	<u>50,655.00</u>
Net reinsurance reserve	\$49,780,629.00
Present value of unpaid installments.....	70,971.00
Premium notes on policies in excess of net value.....	642.18
Commissions due agents on premium notes.....	1,669.73
Matured endowments due and unpaid.....	\$58,112.00
Death losses in process of adjustment.....	98,320.00
Death losses and other policy claims resisted.....	23,679.00
Death losses reported, no proofs received.....	<u>42,569.00</u>
Total policy claims	<u>222,680.00</u>

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OF OTHER STATES.

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Unpaid dividends of surplus due policy-holders.....	\$798,610.16
Premiums paid in advance	18,023.65
Due and accrued for salaries, rents, etc.....	10,000.00
Contingent surrender values	7,767.00
Special reserve	2,016,345.00
	<hr/>
Total liabilities, life department.....	\$52,927,337.72
Total liabilities, accident department.....	578,234.11
	<hr/>
Liabilities as to policy-holders.....	\$53,505,571.83
Paid-up capital	\$1,750,000.00
Surplus over capital	4,334,481.10
	<hr/>
Surplus as regards policy-holders.....	6,084,481.10
	<hr/>
Gross liabilities	\$59,590,052.93
	<hr/> <hr/>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$461,213.15
Premium notes, loans, or liens received during year..	31,072.06
	<hr/>
Total	\$492,285.21
Deductions during the year, as follows: Notes, loans, or liens used in:	
Payment of losses and claims.....	\$32,372.77
Purchase of surrendered policies.....	5,653.21
Payment of dividends to policy-holders.....	15,037.26
Redeemed by maker in cash.....	21,310.58
	<hr/>
Total reduction	74,373.82
	<hr/>
Balance of note assets Dec. 31, 1901.....	\$417,911.39
	<hr/> <hr/>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	40,145	\$62,721,699.00
Endowment policies	62,355	107,463,569.00
All other policies	9,960	22,407,548.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,960	6,609,804.00
Endowment policies	8,895	16,423,199.00
All other policies	756	1,549,270.00

OLD POLICIES REVIVED.

Whole life policies	10	53,451.00
Endowment policies	27	138,502.00
All other policies	10	26,800.00

OLD POLICIES INCREASED.

Whole life policies	15	\$56,000.00
Endowment policies	31	69,949.00
All other policies	127	214,100.00
Total number and amount.....	126,291	\$217,733,891.00
Deduct policies ceased to be in force.....	8,977	16,455,608.00
Total in force Dec. 31, 1901.....	117,314	\$201,278,283.00

	Number.	Amount.
Whole life policies in force.....	41,117	\$64,006,468.00
Endowment policies in force.....	66,234	115,078,847.00
All other policies in force.....	9,903	22,192,968.00
Total number and amount....	117,314	\$201,278,283.00

TERMINATED AS FOLLOWS:

By death	1,629	\$2,702,895.00
maturity	1,131	1,551,487.00
expiry	146	296,400.00
surrender	998	1,594,120.00
lapse	2,720	5,251,787.00
change and decrease	158	486,555.00
Not taken	2,195	4,572,364.00
Total	8,977	\$16,455,608.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	1,164	\$1,612,581.00
Policies issued during the year.....	98	118,817.00
Total	1,262	\$1,731,398.00
Deduct policies ceased to be in force.....	53	97,464.00
In force in New Hampshire Dec. 31, 1901...	1,209	\$1,633,934.00
Losses and claims unpaid Dec. 31, 1900.....	1	\$200.00
Losses incurred during 1901.....	26	47,648.00
Total	27	\$47,848.00
Losses and claims paid during 1901.....	26	\$47,648.00
Premiums collected or secured without deductions:		
Cash, \$53,050.39; notes or credits, \$107.43.....		\$53,157.82

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1865. Commenced business October, 1865.

ROBERT W. HUNTINGTON, JR., *President*. JAMES A. TURNBULL, *Secretary*.

CASH CAPITAL, \$150,000.00.

INCOME.

Received for premiums on new policies.....	\$105,273.57
Received for renewal premiums.....	498,117.78
Dividends applied to pay running premiums.....	13,980.72
Dividends applied to purchase paid-up additions and annuities	895.80
Surrender values applied to pay running premiums.....	1,381.58
Surrender values applied to purchase paid-up insurance and annuities	8,565.44
Total	\$628,214.89
Deduct amount paid for reinsurance.....	11,373.99
Total premium income	\$616,840.90
Cash received for interest on:	
Mortgage loans	114,107.09
Bonds owned and dividends on stock.....	30,364.10
Premium notes, loans, or liens.....	13,760.72
Other debts due the company	5,387.14
Discount on claims paid in advance.....	47.79
Rents for use of company's property.....	7,189.89
Profits on sales of real estate and securities.....	13,346.84
From other sources	998.68
Total income	\$802,043.15
Net or ledger assets Dec. 31, 1900.....	3,680,079.14
Total	\$4,482,122.29

DISBURSEMENTS.

Cash paid for losses	\$139,455.00
Cash paid for matured endowments.....	49,499.00
Gross amount paid for losses and endowments..	\$188,954.00
Received for losses or claims on policies reinsured..	5,465.00
Net amount paid for losses and endowments.....	\$183,489.00

Cash paid to annuitants	\$75.12
Premium notes or loans voided by lapse.....	341.15
Cash dividends paid policy-holders.....	13,907.77
Cash dividends applied to pay running premiums.....	13,980.72
Cash dividends applied to purchase paid-up additions...	895.80
Surrender values paid in cash.....	51,542.07
Surrender values applied to pay running premiums....	1,381.58
Surrender values applied to purchase paid-up insurance	8,565.44
(Total paid policy-holders, \$274,178.65.)	
Cash paid stockholders for interest or dividends.....	12,000.00
Commissions to agents	73,032.94
Salaries and traveling expenses of agents.....	26,243.65
Medical examiners' fees	7,661.50
Salaries of officers and office employees.....	31,020.16
Taxes and fees	12,374.74
Rent	2,624.00
Legal expenses, \$583.04; real estate expenses, \$1,626.56	2,209.60
Furniture and fixtures	275.73
Advertising, printing, and postage.....	7,236.15
Losses on sales of real estate and securities.....	11,810.09
All other items	5,148.73
Total disbursements during the year.....	<u>\$465,815.94</u>
Balance Dec. 31, 1901	<u>\$4,016,306.35</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered.....	\$291,418.16
Loans on mortgages of real estate (first liens).....	2,311,493.18
Loans on company's policies as collateral.....	243,938.00
Premium notes, loans, or liens on policies in force.....	44,851.58
Cost value of stocks and bonds.....	929,673.40
Cash in company's office	511.05
Cash deposited in banks	193,777.79
Bills receivable	418.87
Agents' ledger balances	293.12
Total net or ledger assets, as per balance.....	<u>\$4,016,375.15</u>
Deduct agents' credit balances.....	68.80
Total net or ledger assets, less depreciation.....	<u>\$4,016,306.35</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$47,209.65
Stocks and bonds	12,262.96
Premium notes, loans, or liens.....	12,871.63
Market value of stocks and bonds over cost.....	29,979.10

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force	\$7,863.63	\$12,800.53	
Deferred premiums on policies in force...	20,900.75	\$3,063.92	
Total	\$28,764.38	\$95,864.45	
Deduct cost of collection.....	14,382.19	7,189.84	
	<u>\$14,382.19</u>	<u>\$88,674.61</u>	

Net amount of uncollected and deferred premiums.. 103,056.80

Total assets as per books of the company..... \$4,221,686.49

ITEMS NOT ADMITTED.

Agents' balances	\$293.12
Bills receivable	418.87
Depreciation from cost of real estate.....	103,492.03

Total items not admitted \$104,204.02

Total admitted assets \$4,117,482.47

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest \$3,531,174.00

Matured endowments due and unpaid.....	\$10,531.00
Death losses in process of adjustment.....	1,338.00
Death losses reported, no proofs received.....	<u>2,478.00</u>

Total policy claims 14,347.00

Unpaid dividends of surplus due policy-holders..... 1,718.55

Premiums paid in advance 5,968.40

Due and accrued for salaries, rents, etc..... 1,500.00

Contingent surrender values 4,300.92

Liabilities as to policy-holders..... \$3,559,008.87

Paid-up capital \$150,000.00

Surplus over capital 408,473.60

Surplus as regards policy-holders..... 558,473.60

Gross liabilities \$4,117,482.47

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$47,800.51	
Premium notes, loans, or liens received during year..	9,570.94	
Total		\$57,371.45
Deductions during the year, as follows: Notes, loans, or liens used in:		
Purchase of surrendered policies and voided by lapse..	\$419.88	
Payment of dividends to policy-holders.....	468.04	
Redeemed by maker in cash.....	11,631.95	
Total reduction.....		12,519.87
Balance of note assets Dec. 31, 1901.....		\$44,851.58

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	6,490	\$9,741,485.00
Endowment policies	5,346	6,428,105.00
All other policies	130	274,500.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	1,087	1,800,236.00
Endowment policies	1,168	1,458,119.00
All other policies	141	367,500.00

OLD POLICIES REVIVED.

Whole life policies	23	29,000.00
Endowment policies	13	13,500.00
All other policies	1	1,000.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	20	23,500.00
Endowment policies	17	24,500.00
All other policies	34	48,000.00

ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	34.00
Total number and amount.....	14,470	\$20,209,479.00
Deduct policies ceased to be in force.....	1,271	1,800,920.00
Total in force Dec. 31, 1901.....	13,199	\$18,408,559.00

1901.]

OF OTHER STATES.

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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	6,977	\$10,627,420.00
Endowment policies in force.....	5,977	7,214,105.00
All other policies in force.....	245	567,000.00
Reversionary additions in force....	.....	34.00
Total number and amount....	13,199	\$18,408,559.00

TERMINATED AS FOLLOWS:

By death	104	\$132,834.00
maturity	40	46,499.00
expiry	11	18,500.00
surrender	210	300,187.00
lapse	495	669,500.00
change and decrease.....	71	140,800.00
Not taken	340	492,600.00
Total	1,271	\$1,800,920.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	641	\$727,866.00
Policies issued during year.....	200	247,594.00
Total	841	\$975,460.00
Deduct policies ceased to be in force.....	114	129,000.00
In force in New Hampshire Dec. 31, 1901..	727	\$846,460.00
Losses and claims incurred and paid during 1901	9	\$10,000.00
Premiums collected or secured without deductions.....		\$31,600.17

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 15, 1846. Commenced business December 15, 1846.

JACOB L. GREENE, *President.*HERBERT H. WHITE, *Secretary.*

INCOME.

Received for premiums on new policies.....	\$403,656.67
Received for renewal premiums.....	3,529,287.03
Dividends applied to pay running premiums.....	1,078,310.67

Surrender values applied to pay running premiums.....	\$13,097.05
Surrender values applied to purchase paid-up insurance and annuities	68,919.04
Received for annuities	15,783.09
Total premium income.....	\$5,109,053.55
Cash received for interest on:	
Mortgage loans	1,405,795.80
Bonds owned and dividends on stock.....	1,055,523.05
Premium notes, loans, or liens.....	46,558.27
Other debts due the company.....	17,409.54
Discount on claims paid in advance.....	1,908.82
Rents for use of company's property	457,621.10
Profits on sales of real estate	88,603.75
Total income	\$8,182,473.88
Net or ledger assets Dec. 31, 1900.....	62,340,022.29
Total	\$70,522,496.17

DISBURSEMENTS.

Cash paid for losses.....	\$4,213,765.06
Cash paid for matured endowments.....	424,505.00
Net amount paid for losses and endowments.....	\$4,638,270.06
Cash paid to annuitants	4,224.87
Premium notes or loans voided by lapse.....	426.00
Cash dividends paid policy-holders.....	206,685.57
Cash dividends applied to pay running premiums.....	1,078,310.67
Surrender values paid in cash	471,775.36
Surrender values applied to pay running premiums.....	13,097.05
Surrender values applied to purchase paid-up insurance and annuities	68,919.04
(Total paid policy-holders, \$6,481,708.62.)	
Commissions to agents	402,703.81
Salaries and traveling expenses of agents.....	18,500.00
Medical examiners' fees	23,972.84
Salaries of officers and office employees.....	167,013.34
Taxes and fees	385,852.62
Rent	8,373.68
Advertising, printing, and postage.....	81,317.16
Legal expenses, \$18,998.38; real estate expenses, \$251,- 727.49	270,725.87
All other items	38,745.31
Total disbursements during the year.....	\$7,872,913.25
Balance Dec. 31, 1901.....	\$62,649,582.92

1901.]

OF OTHER STATES.

329

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered.....	\$11,919,575.31
Loans on mortgages of real estate (first liens).....	23,551,115.84
Loans on collateral securities	2,300.00
Premium notes, loans, or liens on policies in force.....	697,032.91
Cost value of stocks and bonds.....	25,360,607.61
Cash deposited in banks.....	1,105,970.23
Bills receivable	3,918.77
Agents' ledger balances	9,062.25
Total net or ledger assets, as per balance.....	\$62,649,582.92

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$512,270.56
Stocks and bonds	257,900.85
Collateral loans	28.75
Premium notes, loans, or liens.....	130,512.46
Rents due and accrued	10,633.28
Market value of stocks and bonds over cost.....	1,374,761.17

New
Business. Renewals.

Premiums due and unreported on policies in force	\$24,567.61	\$57,147.77
Deferred premiums on policies in force....	39,994.87	321,378.05
Total	\$64,561.98	\$378,525.82
Deduct cost of collection.....	16,527.87	24,604.18
	<u>\$48,034.11</u>	<u>\$353,921.64</u>

Total uncollected and deferred premiums.....	\$401,955.75
Less balance of loading.....	47,485.51

Net amount of uncollected and deferred premiums.. 354,470.24

Total assets as per books of the company..... \$65,290,160.23

ITEMS NOT ADMITTED.

Agents' balances	\$9,062.25
Bills receivable	3,918.77
Total items not admitted	<u>\$12,981.02</u>
Total admitted assets	\$65,277,179.21

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		\$54,277,657.00.
Death losses due and unpaid.....	\$39,195.50	
Matured endowments due and unpaid.....	6,000.00	
Death losses in process of adjustment.....	97,115.00	
Death losses and other policy claims resisted.....	29,500.00	
Death losses reported, no proofs received.....	49,665.00	
Total policy claims		221,475.50
Unpaid dividends of surplus due policy-holders.....		1,101,498.21
Premiums paid in advance		23,988.91
Contingent surrender values		171,085.00
Liabilities as to policy-holders.....		\$55,795,704.62
Surplus as regards policy-holders.....		9,481,474.59
Gross liabilities		<u>\$65,277,179.21</u>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900....	\$763,861.90
Deductions during the year, as follows: Notes, loans, or liens used in:	
Payment of losses and claims.....	\$18,919.73
Purchase of surrendered policies.....	6,487.34
Payment of dividends to policy-holders.....	29,070.85
Redeemed by maker in cash.....	<u>12,351.07</u>
Total reduction	<u>66,828.99</u>
Balance of note assets Dec. 31, 1901.....	<u>\$697,032.91</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	Number.	Amount.
Whole life policies	60,672	\$145,180,791.00
Endowment policies	6,732	14,632,952.00
All other policies	667	1,753,060.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,141	7,785,708.00
Endowment policies	968	2,276,900.00
All other policies	237	583,900.00

OLD POLICIES REVIVED.

Whole life policies	13	30,438.00
Endowment policies	1	1,000.00

OLD POLICIES INCREASED.

Whole life policies .....	.....	\$60,265.00
Endowment policies	3	13,390.00
Total number and amount.....	72,524	\$172,318,204.00
Deduct policies ceased to be in force.....	3,508	8,638,060.00
Total in force Dec. 31, 1901.....	69,016	\$163,680,144.00

Number. Amount.

Whole life policies in force.....	61,058	\$145,938,698.00
Endowment policies in force.....	7,225	15,892,486.00
All other policies in force.....	733	1,848,960.00
Total number and amount...	69,016	\$163,680,144.00

TERMINATED AS FOLLOWS:

By death	1,736	\$4,193,530.00
* maturity	213	420,564.00
surrender	644	1,531,987.00
lapse	714	1,421,900.00
change and decrease	3	530,079.00
Not taken	198	540,000.00
Total	3,508	\$8,638,060.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	862	\$1,873,125.00
Policies issued during the year.....	44	87,500.00
Total	906	\$1,960,625.00
Deduct policies ceased to be in force.....	26	39,850.00
In force in New Hampshire Dec. 31, 1901....	880	\$1,920,775.00
Losses and claims incurred and paid during 1901 .....	.....	\$17,700.00
Premiums collected or secured without deductions.....	.....	\$40,048.91

EQUITABLE LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated July 26, 1859. Commenced business July 23, 1859.

JAMES W. ALEXANDER, *President*.WILLIAM ALEXANDER, *Secretary*.

CASH CAPITAL, \$100,000.00.

INCOME.

Received for premiums on new policies.....	\$6,786,068.51
Received for renewal premiums.....	37,916,939.92
Dividends applied to purchase paid-up additions and annuities	760,731.36
Surrender values applied to purchase paid-up insurance and annuities	1,547,633.00
Received for annuities	1,351,629.00
Total premium income	\$48,363,002.67
Cash received for interest on:	
Mortgage loans	2,275,558.47
Bonds owned and dividends on stock.....	6,813,019.91
Other debts due the company	1,975,440.53
Rents for use of company's property	2,030,352.47
Mortuary bond deposits	349,000.00
Received from other companies for assuming their risks	1,693,664.20
Profit and loss	874,567.69
Total income	\$64,374,605.94
Net or ledger assets Dec. 31, 1900.....	282,107,601.95
Total	\$346,482,207.89

DISBURSEMENTS.

Cash paid for losses and additions.....	\$15,504,036.10
Cash paid for matured endowments and additions....	1,947,831.34
Claims on installment policies.....	60,615.11
Net amount paid for losses and endowments.....	\$17,512,482.55
Cash paid to annuitants	686,250.12
Redemption of installment bonds.....	10,260.00
Cash dividends paid policy-holders.....	2,981,788.21
Cash dividends applied to purchase paid-up additions and annuities	760,731.36
Surrender values paid in cash.....	4,215,476.18

Surrender values applied to purchase paid-up insurance and annuities	\$1,547,633.00
(Total paid policy-holders, \$27,714,621.42.)	
Cash paid stockholders for interest or dividends.....	7,000.00
Commissions to agents	5,568,712.84
Salaries and traveling expenses of agents.....	308,878.00
Medical examiners' fees	476,158.05
Salaries of officers and office employees.....	859,111.90
Taxes and fees	770,297.90
Rent	448,252.46
Commuting commissions	833,612.11
Advertising, printing, and postage.....	613,227.16
Profit and loss account	318,157.00
Legal expenses, \$153,457.99; real estate expenses, \$589,423.14	742,881.13
All other items	530,249.04
Total disbursements during the year.....	<u>\$39,191,159.01</u>
Balance Dec. 31, 1901.....	<u><u>\$307,291,048.88</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered	\$38,293,092.11
Loans on mortgages of real estate (first liens).....	60,755,929.94
Loans on collateral securities	17,735,800.00
Loans on company's policies as collateral.....	10,539,551.83
Book value of stocks and bonds.....	159,094,955.00
Cash in company's office	9,164.07
Cash deposited in banks	20,296,144.43
Agents' ledger balances	566,411.50
Total net or ledger assets, as per balance	<u>\$307,291,048.88</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$295,101.85
Stocks and bonds	2,251,715.00
Collateral loans	108,516.91
	<u>\$2,655,333.76</u>
Less interest paid in advance.....	<u>146,862.89</u>
	\$2,508,470.87
Rents due and accrued	181,549.59
Market value of stocks and bonds over book value.....	14,685,879.00

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force	\$1,462,081.00	\$3,434,869.00	
Deferred premiums on policies in force....	328,599.00	2,519,342.00	
Total	\$1,790,680.00	\$5,954,211.00	
Deduct cost of collection	1,074,408.00	297,711.00	
	<u>\$716,272.00</u>	<u>\$5,656,500.00</u>	
Net amount of uncollected and deferred premiums..		\$6,372,772.00	
Total assets as per books of the company.....		\$331,186,583.23	

ITEMS NOT ADMITTED.

Agents' balances	\$566,411.50
Total admitted assets	\$330,473,308.84

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	\$255,409,738.00
Death losses due and unpaid.....	\$242,668.00
Matured endowments due and unpaid.....	263,677.00
Death losses in process of adjustment.....	14,250.00
Death losses and other policy claims resisted.....	96,800.00
Death losses reported, no proofs received.....	1,651,831.00
Due and unpaid on annuity claims.....	62,272.77
Total policy claims	2,331,498.77
Unpaid dividends of surplus due policy-holders.....	360,015.51
All other liabilities	455,054.00
Liabilities as to policy-holders.....	\$258,556,306.28
Paid-up capital	\$100,000.00
Surplus over capital	71,817,002.56
Surplus as regards policy-holders.....	71,917,002.56
Gross liabilities	<u>\$330,473,308.84</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	288,197	\$861,092,912.00
Endowment policies	79,799	235,903,738.00
All other policies	5,681	13,338,946.00
Reversionary additions .....	.....	6,539,451.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	49,083	\$134,801,407.00
Endowment policies	32,318	91,237,320.00
All other policies	3,321	12,504,051.00
Reversionary additions .....	.....	1,153,746.00

OLD POLICIES REVIVED.

Whole life policies	1,224	4,384,427.00
Endowment policies	580	1,699,636.00
All other policies	19	131,500.00
Total number and amount	460,222	\$1,362,787,134.00
Deduct policies ceased to be in force.....	50,926	183,510,409.00

Total in force Dec. 31, 1901.....	409,296	\$1,179,276,725.00
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	306,081	\$886,065,855.00
Endowment policies in force....	96,251	269,578,062.00
All other policies in force.....	6,964	17,004,659.00
Reversionary additions in force..	6,628,149.00

Total number and amount..	409,296	\$1,179,276,725.00
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TERMINATED AS FOLLOWS:

By death	4,557	\$15,957,299.00
maturity	540	2,175,806.00
expiry	1,320	4,306,490.00
surrender	6,402	23,141,254.00
lapse	17,655	44,614,408.00
change and decrease .....	.....	4,579,393.00
Not taken	20,452	88,735,759.00
Total	50,926	\$183,510,409.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	691	\$1,521,211.00
Policies issued during year	205	460,464.00
Total	896	\$1,981,675.00
Deduct policies ceased to be in force.....	105	289,154.00
In force in New Hampshire Dec. 31, 1901....	791	\$1,692,521.00
Losses and claims unpaid Dec. 31, 1900.....	2	\$5,231.00

Losses incurred during 1901.....	4	\$1,089.00
Total	6	\$6,320.00
Losses and claims paid during 1901.....	6	\$6,320.00
Premiums collected without deductions.....		\$59,400.92

MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Organized, 1850. Commenced business August 1, 1850.

HENRY B. STOKES, *President*.

J. H. GIFFIN, *Secretary*.

CASH CAPITAL, \$100,000.00.

INCOME.

Received for premiums on new policies	\$329,791.30
Received for renewal premiums.....	1,647,811.12
Dividends applied to pay running premiums.....	43,340.97
Dividends applied to purchase paid-up additions and annuities	873.42
Surrender values applied to pay running premiums....	15,471.98
Surrender values applied to purchase paid-up insurance and annuities	43,235.12
Received for annuities	22,583.66
Total	\$2,103,107.57
Deduct amount paid for reinsurance.....	20,964.20
Total premium income	\$2,082,143.37
Cash received for interest on:	
Mortgage loans	268,798.01
Bonds owned and dividends on stock.....	174,113.59
Premium notes, loans, or liens.....	102,513.15
Other debts due the company	6,908.38
Rents for use of company's property	238,663.29
Profits on securities sold	68,053.61
Surrender values on reinsurances	1,476.42
Premiums restored by revival of policies	1,156.02
Total income	\$2,943,825.84
Net or ledger assets Dec. 31, 1900.....	15,435,771.82
Total	\$18,379,597.66

DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,169,527.33
Cash paid for matured endowments and additions....	131,922.33
Net amount paid for losses and endowments.....	\$1,301,449.66
Cash paid to annuitants	10,294.37
Premium notes or loans voided by lapse.....	13,305.16
Cash dividends paid policy-holders.....	12,038.10
Cash dividends applied to pay running premiums.....	43,340.97
Cash dividends applied to purchase paid-up additions and annuities	873.42
Surrender values paid in cash.....	189,402.67
Surrender values applied to pay running premiums....	15,471.98
Surrender values applied to purchase paid-up insurance and annuities	43,235.12
(Total paid policy-holders, \$1,629,411.45.)	
Cash paid stockholders for interest or dividends.....	20,000.00
Commissions to agents	283,731.23
Salaries and traveling expenses of agents.....	106,884.01
Medical examiners' fees	41,886.39
Salaries of officers and office employees.....	107,064.87
Taxes and fees	83,480.26
Rent	74,519.16
Furniture and fixtures	756.00
Advertising, printing, and postage.....	36,942.77
Legal expenses, \$23,223.92; real estate expenses, \$71,817.58	97,041.50
All other items	24,534.01
Total disbursements during the year.....	\$2,506,251.65
Balance Dec. 31, 1901.....	\$15,873,346.01

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$4,205,674.62
Loans on mortgages of real estate (first liens).....	5,715,765.72
Loans on collateral securities	967,346.54
Loans on company's policies as collateral	790,638.81
Premium notes, loans, or liens on policies in force.....	384,511.97
Cost value of stocks and bonds.....	3,464,623.92
Cash in company's office	3,412.36
Cash deposited in banks	186,886.84
Agents' ledger balances	29,166.39
Commuted commissions	125,318.84

Total net or ledger assets, as per balance..... \$15,873,346.01

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$105,976.57
Stocks and bonds	1,351.94
Collateral loans	7,835.51
Premium notes, loans, or liens.....	17,907.49
Other assets	1,625.92
Rents due and accrued	8,057.31
Market value of real estate over cost.....	465,207.49
Market value of stocks and bonds over cost.....	222,884.83

*New
Business. Renewals.*

Premiums due and unreported on policies in force	\$103,644.08	\$117,006.56
Deferred premiums on policies in force....	9,413.00	84,858.00
Total	\$113,057.08	\$201,864.56
Deduct cost of collection.....	62,181.39	11,102.55
	<u>\$50,875.69</u>	<u>\$190,762.01</u>

Net amount of uncollected and deferred premiums.. 241,637.70

Total assets as per books of the company..... \$16,945,830.77

ITEMS NOT ADMITTED.

Agents' balances	\$15,166.39
Commuted commissions	125,318.84

Total items not admitted \$140,485.23

Total admitted assets \$16,805,345.54

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$14,874,266.00
Deduct net value of reinsured risks.....	26,866.00

Net reinsurance reserve \$14,847,400.00

Matured endowments due and unpaid.....	\$7,642.00
Death losses in process of adjustment.....	54,798.00
Death losses and other policy claims resisted.....	35,000.00
Death losses reported, no proofs received	33,578.00

Total policy claims 131,018.00

Unpaid dividends of surplus due policy-holders..... 16,681.52

Premiums paid in advance..... 23,662.48

Commissions due agents on premiums..... 8,886.01

Contingent surrender values	\$9,276.00
Contingent reserve	100,000.00
<hr/>	
Liabilities as to policy-holders.....	\$15,136,924.01
Paid-up capital	\$100,000.00
Surplus over capital	1,568,421.53
<hr/>	
Surplus as regards policy-holders.....	1,668,421.53
<hr/>	
Gross liabilities	\$16,805,345.54
<hr/> <hr/>	

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$403,053.02
Premium notes, loans, or liens received during year..	191,510.75
<hr/>	
Total	\$594,563.77
Deductions during the year, as follows: Notes, loans, or liens used in:	
Payment of losses and claims.....	\$25,769.25
Purchase of surrendered policies and voided by lapse	20,993.85
Payment of dividends to policy-holders.....	1,553.97
Redeemed by maker in cash.....	161,732.73
<hr/>	
Total reduction	210,051.80
<hr/>	
Balance of note assets Dec. 31, 1901.....	\$384,511.97
<hr/> <hr/>	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	Number.	Amount.
Whole life policies	24,623	\$52,934,672.00
Endowment policies	2,554	5,531,196.00
All other policies	426	1,110,555.00
Reversionary additions .....	.....	684,728.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,510	10,153,176.00
Endowment policies	727	1,549,902.00
All other policies	29	131,624.00

OLD POLICIES REVIVED.

Whole life policies	103	182,806.00
Endowment policies	15	31,772.00
All other policies	4	5,921.00

OLD POLICIES INCREASED.

Whole life policies .....	.....	25,850.00
Reversionary additions .....	.....	52,685.00

ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	\$1,244.00
Total number and amount.....	31,991	\$72,396,131.00
Deduct policies ceased to be in force.....	3,232	8,189,172.00
Total in force Dec. 31, 1901.....	28,759	\$64,206,959.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	25,559	\$56,391,365.00
Endowment policies in force.....	2,818	6,101,427.00
All other policies in force.....	382	1,005,100.00
Reversionary additions in force.....	.....	709,067.00
Total number and amount....	28,759	\$64,206,959.00

TERMINATED AS FOLLOWS:

By death	441	\$1,157,697.00
maturity	70	170,374.00
expiry	6	15,595.00
surrender	417	725,261.00
lapse	1,303	3,026,283.00
change and decrease	34	383,302.00
Not taken	961	2,710,660.00
Total	3,232	\$8,189,172.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	67	\$100,183.00
Policies issued during year.....	66	117,500.00
Total	133	\$217,683.00
Deduct policies ceased to be in force.....	29	54,561.00
In force in New Hampshire Dec. 31, 1901....	104	\$163,122.00
Losses and claims incurred and paid during 1901	2	\$4,061.00
Premiums collected or secured without deductions.....		\$6,590.31

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated May 15, 1851. Commenced business August 1, 1851.

JOHN A. HALL, *President.*

HENRY M. PHILLIPS, *Secretary.*

INCOME.

Received for premiums on new policies.....	\$735,328.07
Received for renewal premiums	3,864,622.96
Dividends applied to pay running premiums.....	578,512.18
Dividends applied to purchase paid-up additions.....	71,533.33
Surrender values applied to purchase paid-up insurance	3,448.25
Total	\$5,253,444.79
Deduct amount paid for reinsurance.....	116,153.16
Total premium income	\$5,137,291.63
Cash received for interest on:	
Mortgage loans	517,666.87
Bonds owned and dividends on stock.....	423,545.71
Premium notes, loans, or liens.....	186,292.45
Other debts due the company.....	9,403.99
Discount on claims paid in advance.....	1,260.01
Rents for use of company's property.....	26,623.64
Surrender values on reinsurances.....	18,175.85
Premiums restored by revival of policies	6,031.02
From other sources	5,496.59
Total income	\$6,331,787.76
Net or ledger assets Dec. 31, 1900.....	24,301,990.90
Total	\$30,633,778.66

DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,802,279.15
Cash paid for matured endowments and additions....	289,932.00
Claims on installment policies.....	18,187.50
Gross amount paid for losses and endowments..	\$2,110,398.65
Received for losses or claims on policies reinsured....	101,060.00
Net amount paid for losses and endowments.....	\$2,009,338.65

Dividends used in payment of premium notes.....	\$62,205.12
Premium notes or loans used in purchase of surrendered policies and voided by lapse.....	44,425.18
Cash dividends paid policy-holders.....	27,502.88
Cash dividends applied to pay running premiums.....	580,497.35
Cash dividends applied to purchase paid-up additions..	71,533.33
Surrender values paid in cash	363,839.19
Surrender values applied to purchase paid-up insurance..	4,356.28
(Total paid policy-holders, \$3,163,697.98.)	
Commissions to agents	626,745.99
Salaries and traveling expenses of agents.....	75,529.33
Medical examiners' fees	48,467.50
Salaries of officers and office employees.....	139,973.72
Taxes and fees	93,845.44
Rent	30,485.56
Furniture and fixtures	2,811.56
Advertising, printing, and postage.....	81,066.94
Legal expenses, \$2,799.35; real estate expenses, \$13,865.09	16,664.44
Profit and loss account	26,589.87
All other items	47,846.18
Total disbursements during the year.....	<u>\$4,353,724.51</u>
Balance Dec. 31, 1901.....	<u><u>\$26,280,054.15</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate.....	\$388,635.07
Loans on mortgages of real estate (first liens).....	12,041,266.28
Loans on company's policies as collateral.....	2,497,536.00
Premium notes, loans, or liens on policies in force.....	715,163.13
Cost value of stocks and bonds.....	10,323,333.27
Cash in company's office	2,673.77
Cash deposited in banks	311,446.63
Total net or ledger assets, as per balance.....	<u>\$26,280,054.15</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$192,469.30
Stocks and bonds	152,013.30
Policy loans	39,160.77
Premium notes, loans, or liens	21,454.89
Rents due and accrued	486.00
Market value of stocks and bonds over cost.....	902,165.73

	<i>New Business.</i>	<i>Renewals.</i>	
Premiums due and unreported on policies in force	\$86,455.85	\$202,991.41	
Deferred premiums on policies in force...	83,331.21	506,921.83	
Total	\$169,787.06	\$709,913.24	
Deduct cost of collection.....	33,957.41	141,982.65	
	<u>\$135,829.65</u>	<u>\$567,930.59</u>	
Net amount of uncollected and deferred premiums..			<u>\$703,760.24</u>
Total assets as per books of the company.....			\$28,291,564.38

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	\$25,388,664.00
Present value of unpaid installments	186,861.60
Death losses and matured endowments in process of adjustment	\$87,712.66
Death losses and other policy claims resisted.....	3,000.00
Total policy claims	<u>90,712.66</u>
Unpaid dividends of surplus due policy-holders.....	211,740.42
Premiums paid in advance	<u>16,677.17</u>
Liabilities as to policy-holders.....	\$25,894,655.85
Surplus as regards policy-holders.....	<u>2,396,908.53</u>
Gross liabilities	<u><u>\$28,291,564.38</u></u>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$731,647.55	
Premium notes, loans, or liens received during year..	150,910.45	
Total		\$882,558.00
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$28,179.36	
Purchase of surrendered policies and voided by lapse	44,425.18	
Payment of dividends to policy-holders.....	62,205.12	
Redeemed by maker in cash.....	27,006.55	
Total reduction		<u>161,816.21</u>
Balance of note assets Dec. 31, 1901.....		<u><u>\$720,741.79</u></u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	49,563	\$118,451,918.00
Endowment policies	6,151	12,778,145.00
All other policies	1,610	4,223,879.00
Reversionary additions .....	.....	784,981.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	7,448	16,795,811.00
Endowment policies	1,051	1,847,433.00
All other policies	700	2,077,700.00

OLD POLICIES REVIVED.

Whole life policies	70	159,623.00
Endowment policies	14	46,500.00
All other policies	6	15,700.00
Reversionary additions .....	.....	156.00

OLD POLICIES INCREASED.

Whole life policies .....	.....	134,490.00
Endowment policies .....	.....	9,701.00
All other policies	8,000.00

ADDITIONS BY DIVIDENDS.

Reversionary additions	151,915.00
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Total number and amount.....	66,613	\$157,485,952.00
Deduct policies ceased to be in force.....	4,939	11,379,231.00

Total in force Dec. 31, 1901.....	61,674	\$146,106,721.00
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	53,228	\$126,822,747.00
Endowment policies in force.....	6,645	13,442,695.00
All other policies in force.....	1,801	4,941,587.00
Reversionary additions in force....	899,692.00

Total number and amount....	61,674	\$146,106,721.00
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TERMINATED AS FOLLOWS:

By death	620	\$1,787,047.00
maturity	107	293,189.00
expiry	16	37,500.00
surrender	1,283	2,289,340.00

By lapse	1,952	\$3,623,406.00
change and decrease .....	.....	1,006,769.00
Not taken	961	2,341,980.00
	<hr/>	<hr/>
Total	4,939	\$11,379,231.00
	<hr/>	<hr/>

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	2,789	\$4,599,033.00
Policies issued during year.....	133	273,162.00
	<hr/>	<hr/>
Total	2,922	\$4,872,195.00
Deduct policies ceased to be in force.....	151	294,187.00
	<hr/>	<hr/>
In force in New Hampshire Dec. 31, 1901....	2,771	\$4,578,008.00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1900.....	3	\$3,100.00
Losses incurred during 1901.....	63	137,815.00
	<hr/>	<hr/>
Total	66	\$140,915.00
	<hr/>	<hr/>
Losses and claims paid during 1901.....	61	\$138,303.00
	<hr/>	<hr/>
Premiums collected or secured without deductions:		
Cash, \$126,908.57; notes or credits, \$1,848.78.....		\$128,757.35
		<hr/>

METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated June, 1866. Commenced business January, 1867.

JOHN R. HEGEMAN, *President*.JAMES S. ROBERTS, *Secretary*.

CASH CAPITAL, \$2,000,000.00.

INCOME.

Received for premiums on new policies	\$5,153,214.47
Received for renewal premiums	29,320,434.27
Single premiums	3,874.45
Received for annuities	282,880.13
	<hr/>
Total	\$34,760,403.32
Deduct amount paid for reinsurance.....	55,217.64
	<hr/>
Total premium income	\$34,705,185.68

Cash received for interest on:

Mortgage loans	\$1,001,989.00
Bonds owned and dividends on stock.....	1,333,625.96
Premium notes, loans, or liens	42,011.38
Other debts due the company.....	22,202.97
Rents for use of company's property.....	611,540.03
Profits on real estate and securities sold.....	243,031.14
Received from other companies for assuming risks.....	54,006.00
From other sources	3,571.43
Total income	\$38,017,163.59
Net or ledger assets Dec. 31, 1900.....	59,060,777.01
Total	\$97,077,940.60

DISBURSEMENTS.

Cash paid for losses and additions.....	\$10,702,856.67
Cash paid for matured endowments and additions....	9,637.00
Claims on installment policies.....	1,890.00
Net amount paid for losses and endowments.....	\$10,714,383.67
Cash paid to annuitants	23,808.49
Cash dividends paid policy-holders.....	557,210.42
Surrender values paid in cash	413,506.51
(Total paid policy-holders, \$11,708,909.09.)	
Cash paid stockholders for interest or dividends.....	140,000.00
Commissions to agents	5,449,330.31
Salaries and traveling expenses of agents.....	2,705,865.86
Medical examiners' fees	651,154.15
Salaries of officers and office employees.....	1,449,974.13
Taxes and fees	516,939.50
Rent	381,085.09
Commuting commissions	1,974,849.59
Furniture and fixtures	37,567.69
Advertising, printing, and postage	525,405.95
Legal expenses, \$54,386.05; real estate expenses, \$184,224.02	238,610.07
All other items	596,653.38
Total disbursements during the year.....	\$26,376,344.81
Balance Dec. 31, 1901.....	\$70,701,595.79
Invested in the following:	

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$10,175,762.61
Loans on mortgages of real estate (first liens).....	22,070,375.01

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OF OTHER STATES.

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Loans on company's policies as collateral.....	\$523,926.33
Premium notes, loans, or liens on policies in force.....	653,167.67
Cost value of stocks and bonds.....	35,037,531.37
Cash in company's office	54,366.69
Cash deposited in banks	2,172,657.52
Agents' ledger balances	13,808.59

Total net or ledger assets, as per balance,..... \$70,701,595.79

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$351,822.03
Stocks and bonds	114,293.79
Premium notes, loans, or liens.....	2,244.33
Other assets	1,452.02
Rents due and accrued	9,036.81
Market value of stocks and bonds over cost.....	1,275,199.18

*New
Business. Renewals.*

Premiums due and unreported on policies in force	\$343,332.98	\$266,539.06
Deferred premiums on policies in force....	797,778.26	1,082,159.93
Total	\$1,141,111.24	\$1,348,698.99
Deduct cost of collection.....	513,500.06	101,152.42
	<u>\$627,611.18</u>	<u>\$1,247,546.57</u>

Premiums due and unpaid, industrial..... \$454,765.65

Net amount of uncollected and deferred premiums.. 2,329,923.40

Total assets as per books of the company..... \$74,785,567.35

ITEMS NOT ADMITTED.

Agents' balances \$13,808.59

Total admitted assets \$74,771,758.76

LIABILITIES.

Net present value of all outstanding policies, com- puted according to the Actuaries' Table of Mortality, with 4 per cent interest	\$62,660,650.00
Deduct net value of reinsured risks.....	79,829.00

Net reinsurance reserve \$62,580,821.00

Present value of unpaid installments 32,085.00

Death losses and matured endowments not due.....	\$113,911.30
Death losses and other policy claims resisted.....	33,806.25
Death losses reported, no proofs received.....	97,814.73
Due and unpaid on annuity claims.....	299.27

Total policy claims 245,831.55

Unpaid dividends of surplus due policy-holders.....	\$20,626.66
Premiums paid in advance	208,807.47
Due and accrued for salaries, rents, etc.....	201,727.40
Agents' cash deposits in lieu of bonds.....	43,422.95
Special reserve	1,225,427.00
All other liabilities	274,315.30

Liabilities as to policy-holders.....	\$64,833,064.33
Paid-up capital	\$2,000,000.00
Surplus over capital	7,938,694.43

Surplus as regards policy-holders.....	9,938,694.43
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Gross liabilities	\$74,771,758.76
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PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$670,169.75
Premium notes, loans, or liens received during year..	71,498.53

Total	\$741,668.28
Deductions during the year, as follows: Notes, loans, or liens used in:	

Payment of losses and claims.....	\$14,205.44
Purchase of surrendered policies	65,152.46
Payment of dividends to policy-holders.....	653.53
Redeemed by maker in cash.....	8,489.18

Total reduction	88,500.61
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Balance of note assets Dec. 31, 1901.....	\$653,167.67
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EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	102,531	\$98,613,862.00
Endowment policies	62,067	50,296,966.00
All other policies	1,392	5,989,413.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	45,994	40,191,360.00
Endowment policies	64,895	38,031,059.00
All other policies	353	2,700,000.00

OLD POLICIES REVIVED.

Whole life policies	2,514	2,188,561.00
Endowment policies	1,572	1,030,358.00
All other policies	103	131,557.00

OLD POLICIES INCREASED.

Whole life policies .....	.....	\$42,568.00
Endowment policies .....	.....	18,147.00
All other policies .....	.....	1,839.00
Total number and amount	282,421	\$239,235,090.00
Deduct policies ceased to be in force.....	56,781	43,749,337.00
Total in force Dec. 31, 1901.....	225,640	\$195,485,753.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	121,933	\$116,136,002.00
Endowment policies in force.....	102,203	72,143,715.00
All other policies in force.....	1,504	7,206,036.00
Total number and amount....	225,640	\$195,485,753.00

TERMINATED AS FOLLOWS:

By death	1,700	\$1,529,362.00
maturity	8	9,637.00
expiry	84	105,249.00
surrender	3,262	4,100,054.00
lapse	34,756	25,315,452.00
change and decrease	1,248	1,519,465.00
Not taken	15,723	11,170,118.00
Total	56,781	\$43,749,337.00
Industrial policies in force Dec. 31, 1901.....	6,008,662	\$881,491,451.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	1,924	\$1,387,740.00
Policies issued during year.....	1,109	654,423.00
Total	3,033	\$2,042,163.00
Deduct policies ceased to be in force.....	546	331,841.00
In force in New Hampshire Dec. 31, 1901....	2,487	\$1,710,322.00
Losses and claims unpaid Dec. 31, 1900.....	2	\$1,500.00
Losses incurred during 1901.....	16	13,632.00
Total	18	\$15,132.00
Losses and claims paid during 1901.....	18	\$15,132.00
Premiums collected or secured without deductions.....		\$68,007.62

BUSINESS IN NEW HAMPSHIRE.

(INDUSTRIAL.)

Policies in force Dec. 31, 1900.....	34,830	\$6,540,857.00
Policies issued during year.....	10,668	2,186,835.00
Total	45,498	\$8,727,692.00
Deduct policies ceased to be in force	7,638	1,520,042.00
In force in New Hampshire Dec. 31, 1901....	37,860	\$7,207,650.00
Losses and claims unpaid Dec. 31, 1900.....	6	\$452.50
Losses incurred during 1901.....	586	69,911.00
Total	592	\$70,363.50
Losses and claims paid during 1901.....	585	\$69,438.00
Premiums collected or secured without deductions.....		\$227,209.19

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 31, 1845. Commenced business April, 1845.

FREDERICK FRELINGHUYSEN, *President*. EDWARD L. DOBBINS, *Secretary*.

INCOME.

Received for premiums on new policies	\$1,335,996.03
Received for renewal premiums.....	8,032,147.15
Dividends applied to pay running premiums.....	1,103,954.92
Dividends applied to purchase paid-up additions and annuities	350,710.56
Surrender values applied to pay running premiums....	16,686.72
Received for annuities	167,489.51
Total premium income	\$11,006,984.89
Cash received for interest on:	
Mortgage loans	1,817,434.82
Bonds owned and dividends on stock.....	715,922.40
Premium notes, loans, or liens.....	900,772.88
Other debts due the company.....	2,154.82
Discount on claims paid in advance.....	953.70
Rents for use of company's property.....	191,386.28

Premium notes restored by revival of policies.....	\$6,479.06
Profits on sales of real estate	17,614.13
Total income	\$14,659,702.98
Net or ledger assets Dec. 31, 1900.....	70,956,062.82
Total	\$85,615,765.80

DISBURSEMENTS.

Cash paid for losses and additions.....	\$4,178,307.65
Cash paid for matured endowments and additions....	1,031,282.18
Claims on installment policies.....	46,396.16
Net amount paid for losses and endowments.....	\$5,255,985.99
Cash paid to annuitants.....	81,233.23
Premium notes or loans voided by lapse.....	14,671.09
Cash dividends paid policy-holders.....	287,964.96
Cash dividends applied to pay running premiums.....	1,103,954.92
Cash dividends applied to purchase paid-up additions and annuities	350,710.56
Surrender values paid in cash.....	1,233,107.93
Surrender values applied to pay running premiums....	16,686.72
(Total paid policy-holders, \$8,344,315.40.)	
Commissions to agents	1,095,615.22
Salaries and traveling expenses of agents.....	34,459.29
Medical examiners' fees	122,093.23
Salaries of officers and office employees.....	275,681.89
Taxes and fees	413,372.40
Legal expenses, \$18,596.14; real estate expenses, \$61,107.79	79,703.93
Advertising, printing, and postage	60,539.00
Profit and loss account	17,614.13
Premiums on bonds purchased	275,335.00
All other items	108,899.54
Total disbursements during the year.....	\$10,827,629.03
Balance Dec. 31, 1901.....	\$74,788,136.77

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$2,933,387.01
Loans on mortgages of real estate (first liens).....	36,013,326.73
Loans on collateral securities	6,769,450.00
Loans on company's policies as collateral.....	6,519,104.37
Premium notes, loans, or liens on policies in force.....	4,693,063.02
Par value of stocks and bonds.....	16,891,167.56

Cash in company's office	\$2,888.93
Cash deposited in banks	942,385.81
Agents' ledger balances	24,734.50

Total net or ledger assets, as per balance.....	\$74,789,507.93
Deduct agents' credit balances	1,371.16

Total net or ledger assets, less depreciation.....	\$74,788,136.77
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OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$772,593.14
Stocks and bonds	143,865.79
Collateral loans	212.24
Premium notes, loans, or liens.....	117,326.57
Other assets	143,939.98
Market value of stocks and bonds over par.....	1,571,521.97

*New
Business. Renewals.*

Premiums due and unreported on policies in force	\$116,430.31	\$274,003.03
Deferred premiums on policies in force....	110,390.99	653,073.63
Total	\$226,821.30	\$927,076.66
Deduct cost of collection	94,529.44	185,415.32
	<u>\$132,291.86</u>	<u>\$741,661.34</u>

Net amount of uncollected and deferred premiums	\$73,953.20
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Total assets as per books of the company.....	\$78,410,549.66
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ITEMS NOT ADMITTED.

Agents' balances	\$24,734.50
Total admitted assets	\$78,385,815.16

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	\$70,589,337.00
Present value of unpaid installments.....	128,512.75

Matured endowments due and unpaid.....	\$29,441.00
Death losses in process of adjustment	193,549.07
Death losses and other policy claims resisted.....	23,000.00
Death losses reported, no proofs received.....	225,000.00

Total policy claims	470,990.07
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Unpaid dividends of surplus due policy-holders.....	\$304,602.59
Premiums paid in advance	46,924.67
Due and accrued for salaries, rent, etc.....	25,000.00
Deferred death claims	11,672.50
Deferred endowment claims	56,898.49
Special reserve	299,268.00
Liabilities as to policy-holders.....	\$71,933,206.07
Surplus as regards policy-holders.....	6,452,609.09
Gross liabilities	\$78,385,815.16

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$4,642,834.69
Premium notes, loans, or liens received during year..	653,358.62
Total	\$5,296,193.31
Deductions during the year, as follows: Notes, loans, or liens used in:	
Payment of losses and claims.....	\$200,439.59
Purchase of surrendered policies and voided by lapse..	187,244.13
Payment of dividends to policy-holders.....	5,552.85
Redeemed by maker in cash.....	209,893.72
Total reduction	603,130.29
Balance of note assets Dec. 31, 1901.....	\$4,693,063.02

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	83,742	\$205,616,609.00
Endowment policies	24,644	56,915,044.00
All other policies	4,183	8,286,080.00
Reversionary additions .....	.....	4,511,093.00

NEW POLICIES ISSUED DURING THE YEAR

Whole life policies	13,615	27,027,284.00
Endowment policies	3,724	7,980,085.00
All other policies	1,050	2,281,110.00

OLD POLICIES REVIVED.

Whole life policies	82	188,850.00
Endowment policies	26	86,234.00
All other policies	3	5,032.00

OLD POLICIES INCREASED.

Whole life policies	19	\$57,572.00
Endowment policies	70	103,648.00

ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	667,043.00
Total number and amount	131,158	\$313,725,684.00
Deduct policies ceased to be in force.....	10,289	22,435,440.00
Total in force Dec. 31, 1901.....	120,869	\$291,290,244.00

	Number.	Amount.
Whole life policies in force.....	90,822	\$218,781,816.00
Endowment policies in force.....	26,169	59,920,674.00
All other policies in force.....	3,878	7,602,076.00
Reversionary additions in force....	.....	4,985,678.00
Total number and amount....	120,869	\$291,290,244.00

TERMINATED AS FOLLOWS:

By death	1,571	\$4,321,205.00
maturity	445	1,058,048.00
expiry	1,116	2,514,824.00
surrender	3,068	7,298,447.00
lapse	2,162	3,633,752.00
Not taken	1,927	3,609,164.00
Total	10,289	\$22,435,440.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	364	\$628,286.00
Policies issued during the year.....	24	49,807.00
Total	388	\$678,093.00
Deduct policies ceased to be in force.....	23	54,011.00
In force in New Hampshire Dec. 31, 1901....	365	\$624,082.00
Losses incurred during 1901.....	12	\$30,485.00
Losses and claims paid during 1901.....	11	30,368.00
Premiums collected or secured without deductions.....		\$22,958.82

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OF OTHER STATES.

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MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1842. Commenced business February 1, 1843.

RICHARD A. MCCURDY, *President*.WILLIAM J. EASTON, *Secretary*.

INCOME.

Received for premiums on new policies.....	\$8,604,315.51
Received for renewal premiums.....	36,921,214.43
Dividends applied to purchase paid-up additions.....	1,671,836.14
Surrender values applied to pay running premiums.....	614,502.33
Surrender values applied to purchase paid-up insurance	384,912.21
Received for annuities	3,250,007.11
Total premium income	\$51,446,787.73
Cash received for interest on:	
Mortgage loans	3,589,697.30
Bonds owned and dividends on stock.....	7,574,668.46
Deferred premiums	143,998.63
Collateral loans	954,112.83
Other debts due the company.....	300,366.55
Rents for use of company's property.....	1,110,638.69
Profits on sales of securities.....	422,560.32
Mortuary bond deposits	81,475.00
Total income	\$65,624,305.51
Net or ledger assets Dec. 31, 1900.....	297,820,551.66
Total	\$363,444,857.17

DISBURSEMENTS.

Cash paid for losses and additions.....	\$17,344,023.13
Cash paid for matured endowments and additions....	4,400,539.76
Net amount paid for losses and endowments.....	\$21,744,562.89
Cash paid to annuitants	1,545,514.51
Cash dividends paid policy-holders.....	627,338.68
Cash dividends applied to purchase paid-up additions...	1,671,836.14
Surrender values paid in cash.....	2,091,003.14
Surrender values applied to pay running premiums....	614,502.33
Surrender values applied to purchase paid-up insurance	384,912.21
(Total paid policy-holders, \$28,679,669.90.)	
Commissions to agents	8,196,629.41
Salaries and traveling expenses of agents.....	1,209,106.00

Medical examiners' fees	\$639,997.54
Salaries of officers and office employees.....	771,538.71
Taxes and fees	892,399.49
Rent	175,000.00
Advertising, printing, postage, and telegraph.....	887,807.64
Legal expenses, \$243,516.78; real estate expenses, \$472,109.56	715,626.34
All other items	284,831.47

Total disbursements during the year.....	<u>\$42,452,606.50</u>
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Balance Dec. 31, 1901.....	<u><u>\$320,992,250.67</u></u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$27,542,442.44
Loans on mortgages of real estate (first liens).....	81,564,209.88
Loans on collateral securities	10,638,000.00
Loans on company's policies as collateral.....	11,319,067.23
Book value of stocks and bonds.....	172,931,177.25
Cash in company's office	26,555.28
Cash deposited in banks.....	16,720,339.18
Agents' ledger balances	339,211.73

Total net or ledger assets, as per balance.....	\$321,081,002.99
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Deduct ledger liabilities	88,752.32
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Total net or ledger assets, less depreciation.....	<u>\$320,992,250.67</u>
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OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$959,845.41
Bonds	1,578,977.99
Collateral loans	19,825.85
Other assets	26,897.61
Rents due and accrued	132,126.19
Market value of stocks and bonds over book value.....	25,132,803.99

New Business. Renewals.

Premiums due and unreported on policies in force	\$50,852.48	\$2,921,146.93
Deferred premiums on policies in force....	203,309.54	2,244,010.66
Total	<u>\$254,162.02</u>	<u>\$5,165,157.59</u>
Deduct cost of collection.....	50,832.40	1,033,031.52
	<u>\$203,329.62</u>	<u>\$4,132,126.07</u>

Net amount of uncollected and deferred premiums..	<u>4,335,455.69</u>
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Total assets as per books of the company.....	<u><u>\$353,178,183.40</u></u>
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ITEMS NOT ADMITTED.

Agents' balances	\$339,211.73
Total admitted assets	\$352,838,971.67

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$286,814,369.00
Deduct net value of reinsured risks.....	17,609.00
Net reinsurance reserve	\$286,796,760.00
Matured endowments due and unpaid.....	\$364,906.44
Death losses in process of adjustment.....	1,099,217.70
Death losses and other policy claims resisted.....	52,609.00
Death losses reported, no proofs received.....	261,432.00
Due and unpaid on annuity claims.....	137,739.35
Total policy claims	1,915,904.49
Unpaid dividends of surplus due policy-holders.....	109,035.41
Premiums paid in advance.....	249,538.97
Due and accrued for salaries, rents, etc.....	42,459.91
Mortuary bonds	538,690.00
Contingent guarantee fund	61,245,272.89
Liabilities as to policy-holders.....	\$350,358,971.67
Surplus as regards policy-holders.....	2,480,000.00
Gross liabilities	\$352,838,971.67

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	Number.	Amount.
Whole life policies	356,529	\$925,159,407.00
Endowment policies	81,052	187,369,634.00
All other policies	1,859	5,589,947.00
Reversionary additions .....	.....	21,821,541.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	65,509	152,440,418.00
Endowment policies	14,545	31,889,814.00
All other policies	1,159	3,162,361.00
Reversionary additions .....	.....	2,435,247.00

OLD POLICIES REVIVED.

Whole life policies	1,413	\$3,375,504.00
Endowment policies	436	922,615.00
All other policies	9	25,245.00
Reversionary additions .....	.....	16,827.00

OLD POLICIES CHANGED.

Whole life policies	68	.....
Endowment policies	9	103,069.00

Total number and amount.....	522,588	\$1,334,311,629.00
Deduct policies ceased to be in force.....	33,975	92,623,199.00

Total in force Dec. 31, 1901..... 488,613 \$1,241,688,430.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	396,509	\$1,007,954,944.00
Endowment policies in force.....	89,853	206,034,521.00
All other policies in force.....	2,251	6,514,140.00
Reversionary additions in force..	.....	21,184,825.00

Total number and amount 488,613 \$1,241,688,430.00

TERMINATED AS FOLLOWS:

By death	5,518	\$17,397,208.00
maturity	1,749	5,294,519.00
expiry	271	829,372.00
surrender	3,331	7,634,134.00
lapse	23,101	57,608,548.00
change and decrease	5	3,859,418.00
Total	<u>33,975</u>	<u>\$92,623,199.00</u>

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	5,898	\$10,000,816.00
Policies issued during year.....	837	1,163,210.00

Total	6,735	\$11,164,026.00
Deduct policies ceased to be in force.....	354	480,965.00

In force in New Hampshire Dec. 31, 1901.... 6,381 \$10,683,061.00

Losses and claims unpaid Dec. 31, 1900.....	1	\$2,500.00
Losses incurred during 1901.....	107	141,276.39

Total

	<u>108</u>	<u>\$143,776.39</u>
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Losses and claims paid during 1901.....	<u>103</u>	<u>\$123,561.24</u>
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Premiums collected or secured without deductions..... \$353,461.76

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

Incorporated November 13, 1848. Commenced business February 1, 1850.

JAMES C. HOUGHTON, *President*.OSMAN D. CLARK, *Secretary*.

INCOME.

Received for premiums on new policies.....	\$646,955.68
Received for renewal premiums.....	3,397,727.05
Dividends applied to pay running premiums.....	82,998.78
Dividends applied to purchase paid-up additions and annuities	6,214.83
Received for annuities	210,066.36
Total premium income	\$4,343,962.70
Cash received for interest on:	
Mortgage loans	322,373.35
Bonds owned and dividends on stock.....	302,414.92
Premium notes, loans, or liens.....	170,516.85
Other debts due the company.....	22,153.22
Discount on claims paid in advance.....	1,000.31
Rents for use of company's property.....	145,485.24
Profit on bonds sold and note collected.....	463.09
Total income	\$5,308,369.68
Net or ledger assets Dec. 31, 1900.....	18,587,034.89
Total	\$23,895,404.57

DISBURSEMENTS.

Cash paid for losses and additions.....	\$895,320.50
Cash paid for matured endowments and additions....	108,852.00
Claims on installment policies	8,993.21
Net amount paid for losses and endowments.....	\$1,013,165.71
Cash paid to annuitants.....	34,749.05
Cash dividends paid policy-holders.....	48,782.81
Cash dividends applied to pay running premiums.....	82,998.78
Cash dividends applied to purchase paid-up additions and annuities	6,214.83
Surrender values paid in cash.....	467,335.52
(Total paid policy-holders, \$1,653,246.70.)	
Commissions to agents	638,688.22

Salaries and traveling expenses of agents.....	\$76,053.00
Medical examiners' fees	53,799.23
Salaries of officers and office employees	78,913.99
Taxes and fees	106,971.45
Rent	16,869.36
Commuting commissions	12,105.01
Furniture and fixtures	15,571.59
Advertising, printing, and postage.....	45,151.65
Legal expenses, \$5,749.40; real estate expenses, \$72,115.48	77,864.88
Profit and loss account	4,578.45
Losses on sales of real estate	12,841.30
All other items	11,043.92
Total disbursements during the year.....	<u>\$2,803,698.75</u>
Balance Dec. 31, 1901.....	<u>\$21,091,705.82</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered.....	\$1,998,497.47
Loans on mortgages of real estate (first liens).....	7,591,922.67
Loans on collateral securities	26,775.00
Loans on company's policies as collateral.....	2,206,057.97
Premium notes, loans, or liens on policies in force....	786,876.42
Cost value of stocks and bonds.....	7,694,963.39
Cash in company's office	9,195.00
Cash deposited in banks.....	775,390.62
Agents' ledger balances secured.....	2,027.28
Total net or ledger assets, as per balance.....	<u>\$21,091,705.82</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$143,900.47
Stocks and bonds	138,007.18
Collateral loans	1,306.86
Premium notes, loans, or liens.....	92,912.75
Other assets	900.00
Rents due and accrued	13,756.21
Market value of stocks and bonds over cost.....	332,775.00

	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Premiums due and unreported on policies in force	\$102,153.14	\$175,103.37	
Deferred premiums on policies in force....	58,289.18	308,120.44	
	<hr/>	<hr/>	
Total	\$160,442.32	\$483,223.81	
Deduct cost of collection.....	91,452.12	33,825.67	
	<hr/>	<hr/>	
	\$68,990.20	\$449,398.14	
	<hr/>	<hr/>	
Net amount of uncollected and deferred premiums..			\$518,388.34
Annuity consideration in process of collection.....			50,610.74
			<hr/>
Total assets as per books of the company.....			\$22,384,263.37

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		\$19,584,404.97
Matured endowments due and unpaid.....	\$1,000.00	
Death losses in process of adjustment.....	7,659.60	
Death losses and other policy claims resisted.....	23,000.00	
Death losses reported, no proofs received.....	35,667.59	
Due and unpaid on annuity claims.....	983.23	
	<hr/>	
Total policy claims.....		68,310.42
Unpaid dividends of surplus due policy-holders.....		3,440.85
Premiums paid in advance.....		11,436.61
Due and accrued for salaries, rents, etc.....		85,353.78
Contingent surrender values.....		13,349.76
Extra reserve on life rate endowments.....		326,240.54
Present value of unpaid installments.....		57,251.90
		<hr/>
Liabilities as to policy-holders.....		\$20,149,788.83
Surplus as regards policy-holders.....		2,234,474.54
		<hr/>
Gross liabilities		\$22,384,263.37
		<hr/>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$685,345.74	
Premium notes, loans, or liens received during year..	276,418.16	
	<hr/>	
Total		\$961,763.90
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$17,502.94	
Purchase of surrendered policies.....	49,025.53	

Payment of dividends to policy-holders.....	\$8.80	
Redeemed by maker in cash.....	108,350.16	
		<hr/>
Total reductions		\$174,887.48
		<hr/>
Balance of note assets Dec. 31, 1901.....		\$786,876.42
		<hr/> <hr/>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	31,623	\$68,468,761.00
Endowment policies	16,769	29,152,161.00
All other policies	725	1,648,300.00
Reversionary additions .....	.....	202,617.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	5,119	10,679,368.00
Endowment policies	3,194	5,559,236.00
All other policies	779	2,328,983.00
Reversionary additions .....	.....	74,810.00

OLD POLICIES REVIVED.

Whole life policies	80	198,426.00
Endowment policies	58	94,000.00
All other policies	1	2,000.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	1,500.00
Endowment policies .....	.....	1,000.00

Total number and amount.....	58,348	\$118,411,162.00
Deduct policies ceased to be in force.....	4,956	9,838,112.00

Total in force Dec. 31, 1901.....	53,392	\$108,573,050.00
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	33,907	\$73,141,070.00
Endowment policies in force.....	18,206	31,883,025.00
All other policies in force.....	1,279	3,298,283.00
Reversionary additions in force....	.....	250,672.00
		<hr/>
Total number and amount....	53,392	\$108,573,050.00
		<hr/> <hr/>

TERMINATED AS FOLLOWS:

By death	413	\$929,605.00
maturity	72	109,852.00

By expiry	82	\$151,696.00
surrender	1,200	2,327,568.00
lapse	1,995	3,690,759.00
change and decrease	18	261,639.00
Not taken	1,166	2,329,993.00
Recalled	10	37,000.00
Total	4,956	\$9,838,112.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	2,157	\$3,023,337.12
Policies issued during year.....	411	559,580.31
Total	2,568	\$3,582,917.43
Deduct policies ceased to be in force.....	240	301,531.00
In force in New Hampshire Dec. 31, 1901....	2,328	\$3,281,386.43
Losses and claims unpaid Dec. 31, 1900.....	1	\$500.00
Losses incurred during 1901.....	20	31,845.12
Total	21	\$32,345.12
Losses and claims paid during 1901.....	18	\$26,217.12
Premiums collected or secured without deductions:		
Cash, \$130,443.30; notes or credits, \$7,448.10.....		\$137,891.46

NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY.

BOSTON, MASS.

Incorporated April 1, 1835. Commenced business December 1, 1843.

BENJAMIN F. STEVENS, *President*.S. F. TRULL, *Secretary*.

INCOME.

Received for premiums on new policies.....	\$499,927.16
Received for renewal premiums.....	3,282,828.96
Distributions applied to pay running premiums.....	404,096.77
Distributions applied to purchase paid-up additions and annuities	27,638.85
Surrender values applied to purchase paid-up insurance	17,193.34
Total premium income	\$4,231,685.08

Cash received for interest on:

Mortgage loans	\$357,597.67
Bonds owned and dividends on stock.....	626,709.51
Premium notes, loans, or liens and policy loans.....	112,436.36
Collateral loans	77,041.20
Discount on claims paid in advance and interest on bank deposits	13,045.27
Rents for use of company's property.....	175,902.47
Premium notes restored by revival of policies.....	1,244.05
From other sources	34,080.27
Total income	\$5,629,741.88
Net or ledger assets Dec. 31, 1900.....	28,528,424.47
Total	\$34,158,166.35

DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,794,299.23
Cash paid for matured endowments and additions....	321,515.00

Net amount paid for losses and endowments.....	\$2,115,814.23
Premium notes or loans voided by lapse.....	9,669.36
Distributions paid policy-holders.....	54,160.60
Distributions applied to pay running premiums.....	404,096.77
Distributions applied to purchase paid-up additions and annuities	27,638.85
Surrender values paid in cash.....	411,772.38
Surrender values applied to purchase paid-up insurance (Total paid policy-holders, \$3,040,345.53.)	17,193.34
Commissions to agents	437,897.14
Salaries and traveling expenses of agents.....	37,727.12
Medical examiners' fees	29,240.16
Salaries of officers and office employees.....	152,702.44
Taxes and fees	113,653.24
Rent	55,953.12
Commuting commissions	2,995.20
Furniture and fixtures	6,319.95
Advertising, printing, and postage.....	66,069.86
Legal expenses, \$3,329.14; real estate expenses, \$68,137.27	71,466.41
All other items	28,515.86
Total disbursements during the year.....	\$4,042,886.03
Balance Dec. 31, 1901.....	\$30,115,280.32

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered.....	\$2,374,894.70
Loans on mortgages of real estate (first liens).....	8,645,600.00
Loans on collateral securities	2,571,840.00
Loans on company's policies as collateral.....	1,455,692.60
Premium notes, loans, or liens on policies in force.....	240,977.84
Cost value of stocks and bonds.....	14,203,147.24
Cash deposited in banks	623,127.94
Total net or ledger assets, as per balance.....	<u>\$30,115,280.32</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$85,152.52
Stocks and bonds	43,809.46
Collateral loans	26,218.90
Premium notes, loans, or liens.....	27,919.06
Other assets	307.87
Rents due and accrued	15,465.41
Market value of stocks and bonds over cost.....	1,862,059.76

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force	\$36,126.90	\$142,588.45	
Deferred premiums on policies in force....	70,793.70	432,267.89	
Total	\$106,920.60	\$574,854.34	
Deduct cost of collection.....	53,460.30	28,742.72	
	<u>\$53,460.30</u>	<u>\$546,111.62</u>	

Net amount of uncollected and deferred premiums 599,571.92

Total assets as per books of the company..... \$32,775,785.22

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with

4 per cent interest	\$28,888,771.00
Death losses due and unpaid.....	\$79,908.86
Matured endowments due and unpaid.....	17,181.00
Death losses in process of adjustment.....	4,000.00
Death losses and other policy claims resisted.....	13,500.00
Death losses reported, no proofs received.....	44,749.00
Total policy claims	<u>159,338.86</u>

Unpaid distributions of surplus due policy-holders.....	\$169,919.58
Due and accrued for salaries, rents, etc.....	10,000.00
Liabilities as to policy-holders.....	\$29,228,029.44
Surplus as regards policy-holders.....	3,547,755.78
Gross liabilities	<u>\$32,775,785.22</u>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$256,377.81
Premium notes, loans, or liens received during year..	25,038.81
Total	\$281,416.62
Deductions during the year, as follows: Notes, loans, or liens used in:	
Payment of losses and claims.....	\$14,551.60
Purchase of surrendered policies and voided by lapse..	10,877.80
Payment of dividends to policy-holders.....	1,505.50
Redeemed by maker in cash.....	13,503.88
Total reduction	40,438.78
Balance of note assets Dec. 31, 1901.....	<u>\$240,977.84</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	18,839	\$50,286,972.00
Endowment policies	25,476	65,885,464.00
All other policies	1,459	4,338,280.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	4,308	10,162,057.00
Endowment policies	1,715	3,249,779.00
All other policies	275	814,025.00

OLD POLICIES REVIVED.

Whole life policies	80	170,134.00
Endowment policies	33	56,942.00
All other policies	4	12,000.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	263	293,703.00
Endowment policies	291	405,881.00
All other policies	20	37,580.00

Total number and amount.....	52,763	\$135,712,817.00
Deduct policies ceased to be in force.....	4,103	9,540,395.00
Total in force Dec. 31, 1901.....	<u>48,660</u>	<u>\$126,172,422.00</u>

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OF OTHER STATES.

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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	21,282	\$55,671,672.00
Endowment policies in force.....	25,841	65,950,831.00
All other policies in force.....	1,537	4,549,919.00
		<hr/>
Total number and amount...	48,660	\$126,172,422.00
		<hr/> <hr/>

TERMINATED AS FOLLOWS:

By death	611	\$1,799,387.00
maturity	131	325,658.00
expiry	11	38,500.00
surrender	853	1,854,139.00
lapse	1,131	2,260,836.00
change and decrease	568	1,379,043.00
Not taken	798	1,882,832.00
		<hr/>
Total	4,103	\$9,540,395.00
		<hr/> <hr/>

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	284	\$504,479.00
Policies issued during year.....	14	13,186.00
		<hr/>
Total	298	\$517,665.00
Deduct policies ceased to be in force.....	7	4,344.00
		<hr/>
In force in New Hampshire Dec. 31, 1901....	291	\$513,321.00
		<hr/> <hr/>
Losses and claims incurred and paid during 1901..	1	\$500.00
		<hr/> <hr/>
Premiums collected or secured without deductions:		
Cash, \$6,416.51; notes or credits, \$46.00.....		\$6,462.51
		<hr/> <hr/>

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated, 1841. Commenced business, 1845.

JOHN A. McCALL, *President.*CHARLES C. WHITNEY, *Secretary.*

INCOME.

Received for premiums on new policies.....	\$11,453,967.10
Received for renewal premiums.....	42,251,025.63

Dividends applied to pay running premiums.....	\$449,114.20
Dividends applied to purchase paid-up additions and annuities	428,485.05
Surrender values applied to pay running premiums....	10,152.69
Received for annuities	1,976,805.39
Total	<u>\$56,569,550.06</u>
Deduct amount paid for reinsurance.....	156,930.75
Total premium income	<u>\$56,412,619.31</u>
Cash received for interest on:	
Mortgage loans	1,409,316.47
Bonds owned and dividends on stock.....	7,546,098.52
Premium notes, loans, or liens.....	1,010,677.34
Other debts due the company.....	625,998.08
Rents for use of company's property.....	1,000,607.70
Profits on sales of securities.....	3,075,371.99
From other sources	193,460.90
Total income	<u>\$71,274,150.31</u>
Net or ledger assets Dec. 31, 1900.....	246,910,099.37
Total	<u>\$318,184,249.68</u>

DISBURSEMENTS.

Cash paid for losses and additions.....	\$14,864,367.50
Cash paid for matured endowments and additions....	3,963,446.73
Gross amount paid for losses and endowments..	<u>\$18,827,814.23</u>
Received for losses or claims on policies reinsured....	47,080.86
Net amount paid for losses and endowments.....	<u>\$18,780,733.37</u>
Cash paid to annuitants.....	1,562,920.64
Cash dividends paid policy-holders.....	2,565,321.93
Cash dividends applied to pay running premiums.....	449,114.20
Cash dividends applied to purchase paid-up additions and annuities	428,485.05
Surrender values paid in cash.....	1,407,138.16
Surrender values applied to pay running premiums.....	10,152.69
Reserve values paid on matured deferred dividend policies	2,382,146.70
Installments paid on trust policies and registered bond policies	23,376.53
(Total paid policy-holders, \$27,609,389.27.)	
Commissions to agents.....	7,344,171.54
Salaries and traveling expenses of agents.....	1,995,302.69
Medical examiners' fees	746,977.18
Salaries of officers and office employees.....	787,060.47

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OF OTHER STATES.

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Taxes and fees	\$738,430.96
Rent	479,455.99
Advertising, printing, postage, etc.....	415,116.74
Legal expenses, \$212,773.55; real estate expenses, \$256,026.36	468,799.91
All other items	869,778.17

Total disbursements during the year..... \$41,454,482.92

Balance Dec. 31, 1901..... \$276,729,766.76

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered.....	\$15,978,200.00
Loans on mortgages of real estate (first liens).....	29,694,476.77
Loans on collateral securities	10,486,000.00
Loans on company's policies as collateral.....	17,771,835.89
Premium notes, loans, or liens on policies in force.....	2,364,868.41
Cost value of stocks and bonds.....	180,051,906.52
Cash in company's office	86,220.30
Cash deposited in banks.....	20,382,479.17

Total net or ledger assets, as per balance..... \$276,729,766.76

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$396,485.20
Bonds	1,262,504.64
Collateral loans and bank deposits.....	45,179.60
Rents due and accrued.....	28,334.44
Market value of stocks and bonds over cost.....	7,445,131.22

*New
Business. Renewals.*

Premiums due and unreported on policies in force	\$2,565,143.00
Deferred premiums on policies in force....	\$612,069.00 2,951,600.00
Total	\$612,069.00 \$5,516,743.00
Deduct cost of collection.....	122,413.50 1,103,348.60
	\$489,655.20 \$4,413,394.40

Net amount of uncollected and deferred premiums.. 4,903,049.60

Total assets as per books of the company..... \$290,810,451.46

ITEMS NOT ADMITTED.

Interest paid in advance on policy loans..... \$67,065.00

Total admitted assets \$290,743,386.46

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest..... \$237,951,778.00
 Deduct net value of reinsured risks..... 237,874.00

Net reinsurance reserve \$237,713,904.00

Matured endowments due and unpaid..... \$139,937.26
 Death losses in process of adjustment..... 456,080.38
 Death losses and other policy claims resisted..... 114,422.00
 Death losses reported, no proofs received..... 1,495,570.91
 Due and unpaid on annuity claims..... 123,014.07

Total policy claims 2,329,024.62
 Unpaid dividends of surplus due policy-holders..... 165,395.92
 Premiums paid in advance..... 554,462.44
 Policy trust funds held by the company..... 718,481.32
 Additional reserve on policies..... 5,153,396.00

Liabilities as to policy-holders..... \$246,634,664.30
 Surplus as regards policy-holders..... 44,108,722.16

Gross liabilities \$290,743,386.46

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900.. \$2,133,364.58
 Premium notes, loans, or liens received during year.. 570,777.17

Total \$2,704,141.75
 Deductions during the year, as follows: Notes, loans, or liens used in:

Payment of losses and claims..... \$69,992.75
 Purchase of surrendered policies..... 95,806.03
 Payment of dividends to policy-holders..... 3,112.99
 Redeemed by maker in cash..... 170,361.57

Total reduction 339,273.34

Balance of note assets Dec. 31, 1901..... \$2,364,868.41

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	Number.	Amount.
Whole life policies	359,164	\$814,806,730.00
Endowment policies	141,611	315,949,765.00
All other policies	10,825	67,023,960.00
Reversionary additions		4,376,210.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	79,991	\$156,511,364.00
Endowment policies	51,285	98,154,145.00
All other policies	122	7,778,279.00

OLD POLICIES REVIVED.

Whole life policies	816	1,704,300.00
Endowment policies	494	858,300.00
All other policies	23	31,100.00

ADDITIONS BY DIVIDENDS.

Reversionary additions	343,387.00
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Total number and amount.....	644,331	\$1,467,537,540.00
Deduct policies ceased to be in force.....	44,513	102,168,241.00

Total in force Dec. 31, 1901.....	599,818	\$1,365,369,299.00
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	409,449	\$904,245,405.00
Endowment policies in force.....	179,543	386,051,780.00
All other policies in force.....	10,826	70,801,554.00
Reversionary additions in force..	4,270,560.00

Total number and amount..	599,818	\$1,365,369,299.00
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TERMINATED AS FOLLOWS:

By death	5,372	\$15,200,889.00
maturity	1,298	3,887,529.00
expiry	27,148	48,972,928.00
surrender	5,427	15,210,282.00
lapse	5,268	12,026,145.00
change and decrease .....	.....	6,870,468.00
Total	44,513	\$102,168,241.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	1,703	\$2,720,592.00
Policies issued during year.....	484	759,479.00
Total	2,187	\$3,480,071.00
Deduct policies ceased to be in force.....	160	229,996.00
In force in New Hampshire Dec. 31, 1901....	2,027	\$3,250,075.00

Losses and claims unpaid Dec. 31, 1900.....	2	\$1,240.00
Losses incurred during 1901.....	29	73,405.27
	<hr/>	<hr/>
Total	31	\$74,645.27
	<hr/>	<hr/>
Losses and claims paid during 1901.....	30	\$73,645.27
	<hr/>	<hr/>
Premiums collected or secured without deductions.....		\$118,728.11
		<hr/>

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated March, 1857. Commenced business November 25, 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

INCOME.

Received for premiums on new policies	\$2,814,061.10
Received for renewal premiums.....	17,358,043.57
Received for single premiums.....	40,276.35
Dividends applied to pay running premiums.....	1,667,162.16
Dividends applied to purchase paid-up additions and annuities	580,134.10
Surrender values applied to pay running premiums....	1,108.81
Received for annuities	158,281.99
	<hr/>
Total premium income.....	\$22,619,068.08
Cash received for interest on:	
Mortgage loans	3,370,658.18
Bonds owned	2,252,223.77
Premium notes, loans, or liens.....	31,030.80
Other debts due the company.....	70,549.56
Collaterals	495,432.54
Discount on claims paid in advance.....	160,466.71
Rents for use of company's property.....	434,296.92
Profits on sales of real estate.....	38,057.46
	<hr/>
Total income	\$29,471,784.02
Net or ledger assets Dec. 31, 1900.....	134,102,380.43
	<hr/>
Total	\$163,574,164.45

DISBURSEMENTS.

Cash paid for losses and additions.....	\$5,312,066.74
Cash paid for matured endowments and additions....	1,626,722.71
Claims on installment policies.....	40,862.52

Net amount paid for losses and endowments.....	\$6,979,651.97
Cash paid to annuitants	18,768.98
Premium notes or loans voided by lapse.....	272.83
Cash dividends paid policy-holders.....	1,330,207.10
Cash dividends applied to pay running premiums.....	1,667,162.16
Cash dividends applied to purchase paid-up additions and annuities	580,134.10
Surrender values paid in cash.....	1,767,171.00
Surrender values applied to pay running premiums.....	1,108.81
(Total paid policy-holders, \$12,344,476.95.)	
Commissions to agents	2,688,693.91
Medical examiners' fees	158,250.96
Salaries of officers and office employees.....	445,356.10
Taxes and fees	605,749.58
Rent	35,800.00
Furniture and fixtures	4,581.02
Advertising, printing, and postage.....	115,296.51
Legal expenses, \$19,399.18; real estate expenses, \$207,780.61	227,179.79
All other items	217,547.81

Total disbursements during the year.....	\$16,842,932.63
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Balance Dec. 31, 1901.....	\$146,731,231.82
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$4,582,855.12
Loans on mortgages of real estate (first liens).....	72,608,412.80
Loans on company's policies as collateral.....	8,611,112.00
Premium notes, loans, or liens on policies in force....	297,439.87
Book value of bonds	57,075,554.95
Cash in company's office	145,517.87
Cash deposited in banks.....	3,484,455.40
Agents' ledger balances	2,511.00

Total net or ledger assets, as per balance.....	\$146,807,859.01
Deduct agents' credit balances and all other.....	76,627.19

Total net or ledger assets, less depreciation.....	\$146,731,231.82
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OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$1,002,733.14
Bonds	945,153.85
Policy loans	194,927.14
Premium notes, loans, or liens.....	9,282.20
Rents due and accrued	35,035.62
Market value of stocks and bonds over book value.....	1,127,223.66

*New
Business. Renewals.*

Premiums due and unreported on policies in force	\$625,076.00	
Deferred premiums on policies in force....	\$164,962.00	1,331,079.00
 Total	 \$164,962.00	 \$1,956,155.00
Deduct cost of collection.....	70,768.69	148,667.78
	<u>\$94,193.31</u>	<u>\$1,807,487.22</u>

Net amount of uncollected and deferred premiums.. 1,901,680.53

Total assets as per books of the company..... \$151,947,267.96

ITEMS NOT ADMITTED.

Agents' balances	\$2,511.00
Total admitted assets	\$151,944,756.96

LIABILITIES.

Net present value of all outstanding policies, com- puted according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$119,060,080.00
Deduct net value of reinsured risks.....	380,127.00

Net reinsurance reserve \$119,440,207.00

Death losses due and unpaid.....	\$53,548.12
Matured endowments due and unpaid.....	110,070.00
Death losses in process of adjustment.....	214,341.23
Death losses and other policy claims resisted.....	41,009.83
Death losses reported, no proofs received.....	146,970.00
Due and unpaid on annuity claims.....	1,018.61

Total policy claims	566,957.79
Unpaid dividends of surplus due policy-holders.....	247,765.18
Premiums paid in advance.....	20,183.45
Present value of unpaid installments	422,015.00
Due and accrued for bills, fees, etc.....	75,300.69
Special reserve for paid-up insurance.....	137,558.00

Surplus held to meet tontine and semi-tontine contracts	\$24,927,315.00
Additional reserve on policies	825,224.00
Liabilities as to policy-holders.....	\$146,662,526.11
Surplus as regards policy-holders.....	5,282,230.85
Gross liabilities	<u>\$151,944,756.96</u>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$285,648.93
Premium notes, loans, or liens received during year..	107,188.63
Total	\$392,837.61
Deductions during the year, as follows: Notes, loans, or liens used in:	
Payment of losses and claims.....	\$20,726.66
Purchase of surrendered policies and voided by lapse	3,413.97
Payment of dividends to policy-holders.....	33,791.52
Redeemed by maker in cash.....	37,465.59
Total reduction	95,397.74
Balance of note assets Dec. 31, 1901.....	<u>\$297,439.87</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	157,804	\$370,885,554.00
Endowment policies	60,246	136,905,920.00
All other policies	6,697	21,855,816.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	15,034	36,297,335.00
Endowment policies	10,095	21,359,914.00
All other policies	2,931	8,376,273.00

OLD POLICIES REVIVED.

Whole life policies.....	410	921,109.00
Endowment policies	237	501,919.00
All other policies	79	294,455.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	271	.....
Endowment policies	166	.....

ADDITIONS BY DIVIDENDS.

Whole life policies .....	.....	\$611,393.00
Endowment policies .....	.....	403,274.00
All other policies .....	.....	1,552,555.00
Total number and amount.....	253,970	\$599,965,517.00
Deduct policies ceased to be in force.....	10,812	25,260,517.00
Total in force Dec. 31, 1901.....	243,158	\$574,705,000.00

	Number.	Amount.
Whole life policies in force.....	167,266	\$395,046,250.00
Endowment policies in force.....	67,519	152,875,038.00
All other policies in force.....	8,373	26,783,712.00
Total number and amount....	243,158	\$574,705,000.00

TERMINATED AS FOLLOWS:

By death	2,076	\$5,474,521.00
maturity	695	1,685,175.00
expiry	14	1,698,540.00
surrender	2,786	4,910,226.00
lapse	4,943	9,595,488.00
change and decrease	298	1,896,567.00
Total	10,812	\$25,260,517.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	1,143	\$2,008,013.00
Policies issued during year.....	119	207,500.00
Total	1,262	\$2,215,513.00
Deduct policies ceased to be in force.....	84	176,055.00
In force in New Hampshire Dec. 31, 1901....	1,178	\$2,039,458.00
Losses and claims incurred and paid during 1901	19	\$67,024.00
Premiums collected or secured without deductions.....		\$83,282.73

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 24, 1847. Commenced business May 25, 1847.

HARRY F. WEST, *President*.HENRY C. BROWN, *Secretary*.

INCOME.

Received for premiums on new policies.....	\$1,616,173.65
Received for renewal premiums.....	6,501,174.63
Received for single premiums.....	41,777.47
Dividends applied to pay running premiums.....	544,314.54
Dividends applied to purchase paid-up additions and annuities	80,909.00
Surrender values applied to pay running premiums.....	45,691.08
Surrender values applied to purchase paid-up insurance and annuities	142,701.00
Received for annuities	710,160.96
Total premium income	\$9,682,902.33
Cash received for interest on:	
Mortgage loans	874,595.66
Bonds owned and dividends on stock.....	660,417.32
Premium notes, loans, or liens.....	452,689.40
Other debts due the company.....	18,558.24
Rents for use of company's property.....	205,524.18
Profits on sales of real estate and securities.....	134,858.64
From other sources	3,587.65
Total income	\$12,033,133.42
Net or ledger assets Dec. 31, 1900.....	41,786,151.79
Total	\$53,819,285.21

DISBURSEMENTS.

Cash paid for losses and additions.....	\$2,502,227.49
Cash paid for matured endowments and additions....	756,685.00
Claims on installment policies	259,713.76
Gross amount paid for losses and endowments....	\$3,518,626.25
Received for losses or claims on policies reinsured...	5,660.00
Net amount paid for losses and endowments.....	\$3,512,966.25
Cash paid to annuitants	154,393.75
Premium notes or loans voided by lapse.....	30,651.31

Cash dividends applied to pay running premiums.....	\$544,314.54
Cash dividends applied to purchase paid-up additions and annuities	80,909.00
Surrender values paid in cash.....	576,557.78
Surrender values applied to pay running premiums.....	45,691.08
Surrender values applied to purchase paid-up insurance and annuities	142,701.00
(Total paid policy-holders, \$5,088,184.71.)	
Commissions to agents	1,313,086.11
Salaries and traveling expenses of agents.....	90,442.22
Medical examiners' fees	108,535.77
Salaries of officers and office employees.....	191,847.52
Taxes and fees	310,329.17
Rent	43,338.65
Furniture and fixtures	12,855.77
Advertising, printing, and postage	82,357.71
Legal expenses, \$7,919.09; real estate expenses,\$114,640.22	122,559.31
All other items	74,887.53
Total disbursements during the year.....	<u>\$7,438,424.47</u>
Balance Dec. 31, 1901.....	<u><u>\$46,380,860.74</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$2,482,936.92
Loans on mortgages of real estate (first liens).....	18,383,151.24
Loans on collateral securities.....	4,180,340.12
Loans on company's policies as collateral.....	3,738,327.00
Premium notes, loans, or liens on policies in force....	1,100,842.57
Book value of stocks and bonds.....	15,803,983.16
Cash in company's office.....	5,255.58
Cash deposited in banks	512,755.76
Bills receivable	163,012.72
Agents' ledger balances	4,420.57
All other items	105,816.33
Total net or ledger assets, as per balance.....	<u>\$46,484,020.75</u>
Deduct agents' credit balances.....	103,160.01
Total net or ledger assets, less depreciation.....	<u><u>\$46,380,860.74</u></u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$306,240.58
Stocks and bonds	111,006.00

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Collateral loans	\$10,943.02
Other assets	6,200.66
Rents due and accrued	8,557.24
Market value of stocks and bonds over book value....	591,646.07

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force	\$371,466.93	\$486,441.00
Deferred premiums on policies in force....	149,520.77	592,463.04
Total	\$520,987.70	\$1,078,909.04
Deduct cost of collection.....	272,997.55	63,331.96
	<u>\$247,990.15</u>	<u>\$1,015,577.08</u>

Net amount of uncollected and deferred premiums 1,263,567.23

Total assets as per books of the company..... \$48,679,021.54

ITEMS NOT ADMITTED.

Agents' balances	\$1,094.25
Bills receivable	26,454.08
Commuted commissions	16,319.26
Supplies, printed matter, and stationery.....	3,178.78

Total items not admitted \$47,046.37

Total admitted assets \$48,631,975.17

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	\$40,854,151.00
Death losses in process of adjustment	209,080.54
Present value of unpaid installments.....	570,929.00
Unpaid dividends of surplus due policy-holders.....	78,965.02
Premiums paid in advance	29,758.08
Trust deposits	13,289.00
Special reserve	746,238.00
Surplus accumulated upon special forms of policies....	2,853,653.75
Liabilities as to policy-holders	\$45,356,064.39
Surplus as regards policy-holders	3,275,910.78
Gross liabilities	<u>\$48,631,975.17</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	52,750	\$130,554,235.00
Endowment policies	23,226	51,911,080.00
All other policies	8,393	26,892,645.00
Reversionary additions .....	.....	1,042,786.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	13,601	30,352,975.00
Endowment policies	6,482	13,858,884.00
All other policies	4,835	14,897,084.00
Reversionary additions .....	.....	134,018.00

OLD POLICIES REVIVED.

Whole life policies	327	566,183.00
Endowment policies	181	332,953.00
All other policies	743	1,687,867.00
Reversionary additions .....	.....	1,682.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	50	180,560.00
Endowment policies	28	97,449.00
All other policies	2	45,402.00

Total number and amount.....	110,618	\$272,553,803.00
Deduct policies ceased to be in force.....	11,535	30,502,141.00

Total in force Dec. 31, 1901.....	99,083	\$242,051,662.00
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	60,983	\$147,732,037.00
Endowment policies in force.....	26,807	58,169,694.00
All other policies in force.....	11,293	35,060,134.00
Reversionary additions in force.....	1,089,797.00

Total number and amount....	99,083	\$242,051,662.00
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TERMINATED AS FOLLOWS:

By death	897	\$2,796,157.00
maturity	304	759,867.00
expiry	347	824,788.00
surrender	1,332	3,165,031.00
lapse	4,469	9,980,120.00
change and decrease	88	1,064,894.00
Not taken	4,098	11,911,284.00
Total	11,535	\$30,502,141.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	250	\$578,000.00
Policies issued during year.....	7	23,360.00
Total	257	\$601,360.00
Deduct policies ceased to be in force.....	20	81,232.00
In force in New Hampshire Dec. 31, 1901....	237	\$520,128.00
Losses incurred during 1901.	2	\$15,720.00
Losses and claims paid during 1901.....	1	14,720.00
Premiums collected or secured without deductions:		
Cash, \$22,261.94; notes or credits, \$152.00.....		\$22,413.94

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1851. Commenced business May, 1851.

JONATHAN B. BUNCE, *President*.CHARLES H. LAWRENCE, *Secretary*.

INCOME.

Received for premiums on new policies.....	\$399,100.62
Received for renewal premiums.....	1,904,760.37
Dividends applied to pay running premiums.....	181,519.39
Dividends applied to purchase paid-up additions and annuities	54,529.76
Surrender values applied to pay running premiums....	4,012.06
Surrender values applied to purchase paid-up insurance and annuities	96,838.00
Received for annuities	27,171.70
Total	\$2,667,931.90
Deduct amount paid for reinsurance.....	19,943.51
Total premium income	\$2,647,988.39
Cash received for interest on:	
Mortgage loans	395,827.94
Bonds owned and dividends on stock.....	179,209.99
Premium notes, loans, or liens.....	54,813.68
Other debts due the company.....	10,015.00

Discount on claims paid in advance.....	\$618.12
Rents for use of company's property.....	48,911.92
Profits on sales of real estate.....	31,603.28
From other sources	3,328.74
Total income	<u>\$3,372,317.06</u>
Net or ledger assets Dec. 31, 1900.....	<u>12,752,819.56</u>
Total	<u>\$16,125,136.62</u>

DISBURSEMENTS.

Cash paid for losses and additions.....	\$906,777.95
Cash paid for matured endowments and additions....	128,912.00
Claims on installment policies	<u>5,166.67</u>
Gross amount paid for losses and endowments..	\$1,040,856.62
Received for losses or claims on policies reinsured....	<u>4,633.00</u>
Net amount paid for losses and endowments.....	\$1,036,223.62
Cash paid to annuitants	9,387.47
Premium notes or loans voided by lapse.....	5,939.50
Cash dividends paid policy-holders.....	3,937.02
Cash dividends applied to pay running premiums.....	181,519.39
Cash dividends applied to purchase paid-up additions and annuities	54,529.76
Surrender values paid in cash.....	170,814.67
Surrender values applied to pay running premiums....	4,012.06
Surrender values applied to purchase paid-up insurance and annuities	96,838.00
(Total paid policy-holders, \$1,563,201.49.)	
Commissions to agents	308,732.78
Salaries and traveling expenses of agents.....	52,715.34
Medical examiners' fees	33,527.92
Salaries of officers and office employees.....	81,558.81
Taxes and fees	80,862.31
Rent	28,160.25
Commuting commissions	10,025.00
Furniture and fixtures	973.63
Advertising, printing, and postage.....	47,321.79
Legal expenses, \$2,632.16; real estate expenses, \$15,617.16	18,249.32
Profit and loss account.....	46,403.42
All other items	<u>30,539.82</u>
Total disbursements during the year.....	<u>\$2,302,271.88</u>
Balance Dec. 31, 1901.....	<u><u>\$13,822,864.74</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered.....	\$912,412.83
Loans on mortgages of real estate (first liens).....	7,722,586.01
Loans on company's policies as collateral.....	622,622.00
Premium notes, loans, or liens on policies in force.....	278,002.41
Cost value of stocks and bonds.....	3,875,974.38
Cash in company's office	512.08
Cash deposited in banks.....	410,755.03
Total net or ledger assets, as per balance.....	<u>\$13,822,864.74</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$150,404.19
Premium notes, loans, or liens.....	3,747.44
Market value of stocks and bonds over cost.....	190,269.22

	<i>New Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force	\$52,035.35	\$86,666.23
Deferred premiums on policies in force....	26,852.89	146,768.53
Total	<u>\$78,888.24</u>	<u>\$233,434.81</u>
Deduct cost of collection	41,021.89	15,173.25
	<u>\$37,866.35</u>	<u>\$218,261.56</u>

Net amount of uncollected and deferred premiums 256,127.91

Total assets as per books of the company..... \$14,423,413.50

LIABILITIES.

Net present value of all outstanding policies, com- puted according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$13,554,577.00
Deduct net value of reinsured risks.....	50,993.00

Net reinsurance reserve \$13,503,584.00

Death losses in process of adjustment.....	\$19,437.00
Death losses reported, no proofs received.....	18,323.00

Total policy claims 37,760.00

Premiums paid in advance	10,733.00
Present value of unpaid installments.....	33,882.00
Special policy reserve	154,895.00

Liabilities as to policy-holders \$13,740,854.00

Surplus as regards policy-holders..... 682,559.50

Gross liabilities \$14,423,413.50

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900	\$303,416.57	
Premium notes, loans, or liens received during year..	6,983.00	
Total		\$310,399.57
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$18,810.34	
Purchase of surrendered policies and voided by lapse	8,223.82	
Payment of dividends to policy-holders.....	374.44	
Redeemed by maker in cash.....	4,988.56	
Total reduction		32,397.16
Balance of note assets Dec. 31, 1901.....		\$278,002.41

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	22,525	\$38,479,700.00
Endowment policies	13,937	20,840,359.00
All other policies	2,547	3,992,473.00
Reversionary additions .....	.....	489,607.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	409	1,077,182.00
Endowment policies	4,803	7,829,070.00
All other policies	550	1,235,598.00
Reversionary additions .....	.....	107,694.00

OLD POLICIES REVIVED.

Whole life policies	209	332,027.00
Endowment policies	148	289,298.00
All other policies	7	8,000.00
Reversionary additions .....	.....	1,173.00

OLD POLICIES INCREASED.

Whole life policies .....	.....	5,140.00
Endowment policies .....	.....	18,058.00
All other policies	500.00

OLD POLICIES TRANSFERRED.

Whole life policies	98	159,860.00
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Endowment policies	101	\$268,386.00
All other policies	204	355,925.00
	<hr/>	<hr/>
Total number and amount.....	45,538	\$75,490,050.00
Deduct policies ceased to be in force.....	5,502	9,617,216.00
	<hr/>	<hr/>
Total in force Dec. 31, 1901.....	40,036	\$65,872,834.00
	<hr/>	<hr/>

	Number.	Amount.
Whole life policies in force.....	20,571	\$35,193,330.00
Endowment policies in force.....	16,710	25,452,665.00
All other policies in force.....	2,755	4,665,237.00
Reversionary additions in force....	.....	561,602.00
	<hr/>	<hr/>
Total number and amount....	40,036	\$65,872,834.00
	<hr/>	<hr/>

TERMINATED AS FOLLOWS:

By death	604	\$920,389.00
maturity	118	128,912.00
expiry	78	124,344.00
surrender	575	1,207,258.00
lapse	2,364	3,802,068.00
change and decrease .....	.....	111,301.00
Not taken	1,360	2,538,773.00
Transferred	403	784,171.00
	<hr/>	<hr/>
Total	5,502	\$9,617,216.00
	<hr/>	<hr/>

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	686	\$701,754.00
Policies issued during year.....	97	132,129.50
	<hr/>	<hr/>
Total	783	\$833,883.50
Deduct policies ceased to be in force.....	50	54,776.50
	<hr/>	<hr/>
In force in New Hampshire Dec. 31, 1901....	733	\$779,107.00
	<hr/>	<hr/>
Losses and claims incurred and paid during 1901	17	\$18,911.50
	<hr/>	<hr/>
Premiums collected or secured without deductions:		
Cash, \$27,055.64; notes or credits, \$2,322.37.....		\$29,378.01
		<hr/>

PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

Incorporated March 22, 1865. Commenced business June, 1865.

SAMUEL R. SHIPLEY, *President*.C. WALTER BORTON, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

INCOME.

Received for premiums on new policies.....	\$557,465.16
Received for renewal premiums.....	4,261,399.71
Dividends applied to pay running premiums.....	548,763.38
Dividends applied to purchase paid-up additions and annuities	117,439.98
Surrender values applied to purchase paid-up insurance and annuities	103,045.00
Received for annuities	82,919.65
Total premium income	<u>\$5,671,032.88</u>
Cash received for interest on:	
Mortgage loans	606,642.70
Bonds owned and dividends on stock.....	731,342.23
Premium notes, loans, or liens.....	410,740.01
Discount on claims paid in advance.....	55,012.51
Rents for use of company's property.....	89,106.90
Profits on sales of real estate and securities.....	364,918.68
Total income	<u>\$7,928,795.91</u>
Net or ledger assets Dec. 31, 1900.....	<u>40,593,765.40</u>
Total	<u>\$48,522,561.31</u>

DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,137,791.30
Cash paid for matured endowments and additions....	1,256,409.00
Claims on installment policies.....	<u>43,931.90</u>
Net amount paid for losses and endowments.....	\$2,438,132.20
Cash paid to annuitants	67,661.08
Cash dividends paid policy-holders.....	70,142.77
Cash dividends applied to pay running premiums.....	548,763.38
Cash dividends applied to purchase paid-up additions and annuities	117,439.98
Surrender values paid in cash.....	282,364.48

Surrender values applied to purchase paid-up insurance and annuities	\$103,045.00
(Total paid policy-holders, \$3,627,548.89.)	
Commissions to agents	491,520.20
Salaries and traveling expenses of agents.....	41,894.48
Medical examiners' fees	23,884.45
Salaries of officers and office employees.....	231,246.65
Taxes and fees	92,907.91
Rent	19,706.11
Furniture and fixtures	28,768.41
Advertising, printing, and postage	45,599.86
Legal expenses, \$2,225.00; real estate expenses, \$28,075.49	30,300.49
All other items	2,716.70
Total disbursements during the year.....	<u>\$1,636,094.15</u>
Balance Dec. 31, 1901.....	<u>\$43,886,467.16</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered.....	\$3,139,642.61
Loans on mortgages of real estate (first liens).....	13,179,007.69
Loans on collateral securities	5,718,975.57
Loans on company's policies as collateral.....	3,653,451.33
Premium notes, loans, or liens on policies in force.....	10,942.59
Cost value of stocks and bonds.....	18,066,030.38
Cash in company's office and in banks	118,416.99
Total net or ledger assets, as per balance.....	<u>\$43,886,467.16</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$182,600.82
Collateral loans	39,964.68
Premium notes, loans, or liens.....	45,668.14
Rents due and accrued	21,468.89
Market value of stocks and bonds over cost.....	1,154,487.62

	<i>New Business. Renewals.</i>	
Premiums due and unreported on policies in force	\$66,593.11	\$228,039.34
Deferred premiums on policies in force....	73,784.00	636,695.15
Total	<u>\$140,377.11</u>	<u>\$864,734.49</u>
Deduct cost of collection.....	56,150.84	64,855.08
	<u>\$84,226.27</u>	<u>\$799,879.41</u>

Net amount of uncollected and deferred premiums.....	\$884,105.68	
Deduction to reduce net premiums to 81 per cent of gross	69,965.28	
Total		\$814,140.40
Total assets as per books of the company.....		\$46,144,797.71

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		\$38,442,450.00
Death losses due and unpaid.....	\$24,895.27	
Matured endowments due and unpaid.....	16,964.00	
Death losses in process of adjustment.....	22,000.00	
Death losses reported, no proofs received.....	80,710.00	
Due and unpaid on annuity claims.....	1,836.23	
Total policy claims		146,405.50
Unpaid dividends of surplus due policy-holders.....		64,364.51
Premiums paid in advance		359,112.50
Due and accrued for salaries, fees, etc.....		593.61
Present value of unpaid installments		161,179.00
Contingent surrender values		143,720.00
Liabilities as to policy-holders.....		\$39,317,825.12
Paid-up capital	\$1,000,000.00	
Surplus over capital	5,826,972.59	
Surplus as regards policy-holders.....		6,826,972.59
Gross liabilities		\$46,144,797.71

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	Number.	Amount.
Whole life policies	4,431	\$14,950,664.00
Endowment policies	36,830	100,437,390.00
All other policies	4,579	17,487,643.00
Reversionary additions		1,325,627.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	579	1,951,298.00
Endowment policies	4,589	10,222,335.00
All other policies	920	3,059,773.00
Reversionary additions		182,107.00

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OLD POLICIES REVIVED.

Whole life policies	25	\$56,546.00
Endowment policies	165	472,116.00
All other policies	13	72,268.00
Reversionary additions .....	.....	1,049.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	24	75,306.00
Endowment policies	115	411,079.00
All other policies	5	22,773.00

Total number and amount.....	52,275	\$150,727,974.00
Deduct policies ceased to be in force.....	2,954	8,753,252.00

Total in force Dec. 31, 1901.....	49,321	\$141,974,722.00
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	Number.	Amount.
Whole life policies in force.....	4,796	\$16,218,792.00
Endowment policies in force.....	39,630	106,046,457.00
All other policies in force.....	4,895	18,293,605.00
Reversionary additions in force....	1,415,868.00

Total number and amount..	49,321	\$141,974,722.00
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TERMINATED AS FOLLOWS:

By death	388	\$1,196,940.00
maturity	394	1,254,386.00
expiry	2	3,500.00
surrender	566	1,636,790.00
lapse	1,350	3,645,926.00
change and decrease	144	737,906.00
Not taken	110	277,804.00
Total	2,954	\$8,753,252.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	133	\$211,688.00
Policies issued during year.....	24	34,500.00

Total	157	\$246,188.00
Deduct policies ceased to be in force.....	8	9,500.00

In force in New Hampshire Dec. 31, 1901....	149	\$236,688.00
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Premiums collected or secured without deductions.....		\$8,057.40
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PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated February 25, 1875. Commenced business August 10, 1875.

EDWARD W. SCOTT, *President.*WILLIAM E. STEVENS, *Secretary.*

CASH CAPITAL, \$100,000.00.

INCOME.

Received for premiums on new policies	\$553,340.78
Received for renewal premiums.....	2,647,480.33
Dividends applied to pay running premiums.....	123,117.54
Surrender values applied to purchase paid-up insurance and annuities	24,465.16
Received for annuities	131,500.00
Total	\$3,479,903.81
Deduct amount paid for reinsurance.....	9,102.82
Total premium income	\$3,470,800.99
Cash received for interest on:	
Mortgage loans	24,420.44
Bonds owned and dividends on stock.....	32,826.57
Premium notes, loans, or liens.....	59,280.95
Other debts due the company.....	20,959.05
Rents for use of company's property.....	33,952.20
Profits on sales of real estate.....	145,786.27
Reinsurances	55.17
Premiums restored by revival of policies.....	4,694.85
Total income	\$3,792,776.49
Net or ledger assets Dec. 31, 1900.....	3,305,078.64
Total	\$7,097,855.13

DISBURSEMENTS.

Cash paid for losses.....	\$1,165,294.67
Cash paid for matured endowments.....	1,942.00
Claims on installment policies.....	1,250.00
Net amount paid for losses and endowments.....	\$1,168,486.67
Cash paid to annuitants	1,707.04
Premium notes or loans voided by lapse.....	21,666.46
Cash dividends paid policy-holders.....	34,583.37

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Cash dividends applied to pay running premiums.....	\$123,117.54
Surrender values paid in cash.....	134,598.86
Surrender values applied to purchase paid-up insurance and annuities	24,465.16
(Total paid policy-holders, \$1,508,625.10.)	
Cash paid stockholders for interest or dividends.....	6,977.60
Commissions to agents	412,642.77
Salaries and traveling expenses of agents.....	114,717.23
Medical examiners' fees	72,633.81
Salaries of officers and office employees.....	191,109.22
Taxes and fees	63,647.82
Rent	48,279.11
Commuting commissions	72,957.54
Furniture and fixtures	4,290.64
Advertising, printing, and postage	60,176.96
Legal expenses, \$36,568.47; real estate expenses, \$10,802.51	47,370.98
All other items	88,357.40
Total disbursements during the year.....	<u>\$2,691,786.18</u>
Balance Dec. 31, 1901.....	<u>\$4,406,068.95</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$922,728.24
Loans on mortgages of real estate (first liens).....	536,300.00
Loans on collateral securities	5,000.00
Loans on company's policies as collateral.....	1,301,015.83
Premium notes, loans, or liens on policies in force.....	169,795.11
Cost value of stocks and bonds.....	800,491.04
Cash in company's office	44,634.44
Cash deposited in banks	367,855.44
Bills receivable	1,722.27
Agents' ledger balances	211,526.58
Loans to agents secured by bonds.....	45,000.00
Total net or ledger assets, as per balance.....	<u>\$4,406,068.95</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$6,373.90
Stocks and bonds	11,638.70
Collateral loans	47.94
Premium notes, loans, or liens.....	36,079.84
Other assets	5,583.71

Rents due and accrued	\$4,348.00
Market value of real estate over cost.....	51,471.76
Market value of stocks and bonds over cost.....	72,990.97

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force	\$127,960.00	\$230,825.00
Deferred premiums on policies in force....	15,465.00	238,291.00
Total	\$143,425.00	\$469,116.00
Deduct cost of collection.....	71,713.00	23,456.00
	<u>\$71,712.00</u>	<u>\$445,660.00</u>

Net amount of uncollected and deferred premiums..	517,372.00
Revenue stamps on hand and in course of redemption..	4,898.07

Total assets as per books of company.....	<u>\$5,116,873.84</u>
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ITEMS NOT ADMITTED.

Agents' balances	\$211,526.58
Bills receivable	1,722.27

Total items not admitted	<u>\$213,248.85</u>
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Total admitted assets	<u>\$4,903,624.99</u>
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LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$4,165,997.00
Deduct net value of reinsured risks.....	5,684.00

Net reinsurance reserve	<u>\$4,160,313.00</u>
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Death losses in process of adjustment.....	\$42,000.00
Death losses and other policy claims resisted.....	52,049.00
Death losses reported, no proofs received.....	70,684.00

Total policy claims	164,733.00
Premiums paid in advance.....	3,729.00
Present value of unpaid installments.....	8,506.00
Contingent surrender values	2,929.25
Trust funds held by company.....	1,261.00
All other liabilities	10,316.32

Liabilities as to policy-holders.....	<u>\$4,351,787.57</u>
Paid-up capital	\$100,000.00
Surplus over capital	451,837.42

Surplus as regards policy-holders	<u>551,837.42</u>
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Gross liabilities	<u><u>\$4,903,624.99</u></u>
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PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$213,845.64	
Premium notes, loans, or liens received during year..	88,791.53	
Total		\$302,637.17
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$7,825.37	
Purchase of surrendered policies and voided by lapse	61,452.59	
Redeemed by maker in cash.....	63,564.10	
Total reduction		132,842.06
Balance of note assets Dec. 31, 1901.....		\$169,795.11

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	5,567	\$14,527,655.00
Endowment policies	1,090	2,256,269.00
All other policies	26,054	86,102,204.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	4	12,962.00
Endowment policies	3	9,000.00
All other policies	6,958	22,661,789.00

OLD POLICIES REVIVED.

Whole life policies	49	143,500.00
Endowment policies	6	15,000.00
All other policies	88	282,605.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	1,742	4,600,664.00
Endowment policies	305	639,595.00
All other policies	105	44,062.00

Total number and amount.....	41,971	\$131,295,305.00
Deduct policies ceased to be in force.....	10,516	37,463,169.00
Total in force Dec. 31, 1901.....	31,455	\$93,832,136.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	6,659	\$17,076,289.00
Endowment policies in force.....	1,307	2,701,069.00
All other policies in force.....	23,489	74,054,778.00
	<u>31,455</u>	<u>\$93,832,136.00</u>

TERMINATED AS FOLLOWS:

By death	346	\$1,190,301.00
maturity	4	1,942.00
expiry	5,526	22,461,025.00
surrender	274	920,461.00
lapse	738	1,927,457.00
change and decrease	2,114	6,023,593.00
Not taken	1,514	4,938,390.00
	<u>10,516</u>	<u>\$37,463,169.00</u>

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	305	\$445,843.00
Policies issued during year.....	45	60,696.00
	<u>350</u>	<u>\$506,539.00</u>
Deduct policies ceased to be in force.....	40	59,602.00
	<u>310</u>	<u>\$446,937.00</u>
Losses and claims incurred and paid during 1901	1	\$1,000.00
Premiums collected or secured without deductions.....		\$13,266.56

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NEWARK, N. J.

Incorporated, 1873. Commenced business, 1876.

JOHN F. DRYDEN, *President.*FORREST F. DRYDEN, *Secretary.*

CASH CAPITAL, \$2,000,000.00.

INCOME.

Received for premiums on new policies.....	\$6,100,737.79
Received for renewal premiums.....	20,310,314.49
Dividends applied to pay running premiums.....	13,179.08

Dividends applied to purchase paid-up additions and annuities	\$14,549.89
Surrender values applied to pay running premiums....	2,802.65
Surrender values applied to purchase paid-up insurance and annuities	456,162.63
Received for annuities	49,161.74
Total	\$26,946,908.27
Deduct amount paid for reinsurance.....	63,295.54
Total premium income	\$26,883,612.73
Cash received for interest on:	
Mortgage loans	552,286.10
Bonds owned and dividends on stock.....	772,372.01
Premium notes, loans, or liens.....	6,274.40
Other debts due the company.....	97,788.17
Rents for use of company's property.....	414,283.53
Profits on sales of real estate and securities.....	105,644.67
Premiums restored by revival of policies.....	9,894.03
From other sources	949.68
Total income	\$28,843,105.32
Net or ledger assets Dec. 31, 1900.....	38,596,103.75
Total	\$67,439,209.07

DISBURSEMENTS.

Cash paid for losses and additions.....	\$7,408,128.12
Cash paid for matured endowments and additions....	16,069.00
Claims on installment policies.....	3,300.00
Net amount paid for losses and endowments.....	\$7,427,497.12
Cash paid to annuitants	25,564.83
Premium notes or loans voided by lapse.....	12,923.17
Cash dividends paid policy-holders.....	507,962.01
Cash dividends applied to pay running premiums.....	13,179.08
Cash dividends applied to purchase paid-up additions and annuities	14,549.89
Surrender values paid in cash	92,602.06
Surrender values applied to pay running premiums.....	2,802.65
Surrender values applied to purchase paid-up insurance and annuities	456,162.63
(Total paid policy-holders, \$8,553,243.44.)	
Cash paid stockholders for interest or dividends.....	200,000.00
Commissions to agents	5,857,183.39
Salaries and traveling expenses of agents.....	2,816,837.69
Medical examiners' fees	438,620.28

Salaries of officers and office employees.....	\$1,048,696.49
Taxes and fees	543,011.77
Rent	366,413.46
Commuting commissions	518.04
Furniture and fixtures	93,260.64
Advertising, printing, postage, etc.....	547,625.08
Legal expenses, \$29,308.09; real estate expenses, \$213,841.77	243,149.86
Losses on sales of real estate and securities.....	5,257.87
All other items	923,821.16
Total disbursements during the year.....	<u>\$21,637,639.17</u>
Balance Dec. 31, 1901.....	<u>\$45,801,569.90</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$10,075,681.22
Loans on mortgages of real estate (first liens).....	11,163,737.93
Loans on collateral securities.....	915,000.00
Loans on company's policies as collateral.....	622,648.81
Premium notes, loans, or liens on policies in force.....	105,540.53
Cost value of stocks and bonds.....	18,633,549.61
Cash in company's office	222,660.48
Cash deposited in banks	4,062,751.32
Total net or ledger assets, as per balance.....	<u>\$45,801,569.90</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$195,594.50
Stocks and bonds	130,593.46
Collateral loans	9,758.16
Premium notes, loans, or liens.....	785.57
Rents due and accrued	25,288.61
Market value of stocks and bonds over cost.....	808,299.92

	<i>New Business. Renewals.</i>	
Premiums due and unreported on policies in force	\$280,760.98	\$318,152.48
Deferred premiums on policies in force....	491,319.20	1,036,237.71
Total	<u>\$772,080.18</u>	<u>\$1,354,390.19</u>
Deduct cost of collection.....	463,248.11	101,579.27
	<u>\$308,832.07</u>	<u>\$1,252,810.92</u>

Net amount of uncollected and deferred premiums.. 1,561,642.99

Net amount of uncollected premiums (industrial).....	\$56,113.27
Consideration for annuities and single premiums due and unreported	40,924.95
All other assets	104,234.71
Total assets as per books of the company.....	<u>\$48,734,806.04</u>

ITEMS NOT ADMITTED.

Furniture and fixtures	\$97,819.87
Law library	6,414.84
Total items not admitted	<u>\$104,234.71</u>
Total admitted assets	<u>\$48,630,571.33</u>

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	\$38,005,947.00
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Death losses in process of adjustment.....	\$153,721.76
Death losses and other policy claims resisted.....	25,360.44
Death losses reported, no proofs received.....	78,096.98
Due and unpaid on annuity claims.....	<u>596.88</u>

Total policy claims	257,776.06
Unpaid dividends of surplus due policy-holders.....	173,331.30
Premiums paid in advance.....	119,406.79
Present value of unpaid installments	64,332.19
Due and accrued for salaries, fees, etc.....	121,315.33
All other liabilities	<u>17,038.42</u>

Liabilities as to policy-holders.....	\$38,759,147.09
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Paid-up capital	\$2,000,000.00
Surplus over capital	<u>7,871,424.24</u>

Surplus as regards policy-holders	<u>9,871,424.24</u>
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Gross liabilities	<u><u>\$48,630,571.33</u></u>
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PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$72,436.61
Premium notes, loans, or liens received during year	<u>67,978.70</u>

Total	\$140,415.31
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Deductions during the year, as follows: Notes, loans, or
liens used in:

Payment of losses and claims.....	\$1,279.51
Purchase of surrendered policies and voided by lapse	<u>22,343.62</u>

Payment of dividends to policy-holders.....	\$2,121.37
Redeemed by maker in cash.....	9,130.28

Total reduction	\$34,874.78
Balance of note assets Dec. 31, 1901.....	\$105,540.53

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	112,356	\$127,234,807.00
Endowment policies	23,494	24,728,756.00
All other policies	2,483	3,610,477.00
Reversionary additions .....	.....	59,773.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	47,677	55,185,020.00
Endowment policies	13,145	11,976,404.00
All other policies	4,758	7,385,528.00
Reversionary additions .....	.....	28,760.00

OLD POLICIES REVIVED.

Whole life policies	5,344	5,447,763.00
Endowment policies	918	822,877.00
All other policies	6	9,500.00
Reversionary additions .....	.....	713.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies .....	.....	273,710.00
Endowment policies .....	.....	220,151.00
All other policies .....	.....	5,198.00

Total number and amount	210,181	\$236,989,437.00
Deduct policies ceased to be in force.....	32,569	31,825,887.00

Total in force Dec. 31, 1901.....	177,612	\$205,163,550.00
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	139,361	\$162,560,234.00
Endowment policies in force.....	32,732	33,913,113.00
All other policies in force.....	5,519	8,604,318.00
Reversionary additions in force....	85,885.00

Total number and amount....	177,612	\$205,163,550.00
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TERMINATED AS FOLLOWS:

By death	1,109	\$1,273,262.00
maturity	18	16,069.00
expiry	1,195	1,662,082.00
surrender	4,750	5,358,675.00
lapse	25,056	22,787,553.00
change and decrease	441	728,246.00
Total	<u>32,569</u>	<u>\$31,825,887.00</u>
Industrial policies in force Dec. 31, 1901.....	<u>4,290,539</u>	<u>\$498,127,133.00</u>

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	319	\$417,044.00
Policies issued during year.....	377	407,629.00
Total	<u>696</u>	<u>\$824,673.00</u>
Deduct policies ceased to be in force.....	133	123,676.00
In force in New Hampshire Dec. 31, 1901....	<u>563</u>	<u>\$700,997.00</u>
Losses and claims incurred and paid during 1901	<u>6</u>	<u>\$5,585.00</u>
Premiums collected or secured without deductions.....		<u>\$23,583.16</u>

BUSINESS IN NEW HAMPSHIRE.

(INDUSTRIAL.)

Policies in force Dec. 31, 1900.....	1,329	\$191,294.00
Policies issued during year.....	3,666	515,635.00
Total	<u>4,995</u>	<u>\$706,929.00</u>
Deduct policies ceased to be in force.....	2,204	289,573.00
In force in New Hampshire Dec. 31, 1901....	<u>2,791</u>	<u>\$417,356.00</u>
Losses incurred during 1901	43	\$2,874.09
Losses and claims paid during 1901.....	<u>42</u>	<u>2,774.09</u>
Premiums collected or secured without deductions.....		<u>\$12,160.50</u>

SECURITY MUTUAL LIFE INSURANCE COMPANY.

BINGHAMTON, N. Y.

Incorporated November 6, 1886. Commenced business January 3, 1887.

W. G. PHELPS, *President.*CHARLES M. TURNER, *Secretary.*

INCOME.

Received for premiums on new policies.....	\$236,095.72
Received for renewal premiums	646,261.12
Dividends applied to pay running premiums.....	3,705.83
Total premium income	\$886,062.67
Cash received for interest on:	
Mortgage loans	14,742.00
Bonds owned and dividends on stock.....	11,645.67
Premium notes, loans, or liens.....	489.04
Other debts due the company.....	2,627.79
Discount on claims paid in advance.....	577.08
Rents for use of company's property.....	375.82
Profits on sales of securities	659.37
From other sources	4,877.41
Total income	\$922,056.85
Net or ledger assets Dec. 31, 1900.....	977,558.60
Total	\$1,899,615.45

DISBURSEMENTS.

Cash paid for losses and additions	\$294,946.96
Claims on installment policies	20,515.06
Net amount paid for losses and endowments.....	\$315,462.02
Premiums returned	1,150.41
Cash dividends applied to pay running premiums.....	3,705.83
Surrender values paid in cash.....	1,460.90
(Total paid policy-holders, \$321,779.16.)	
Commissions to agents	238,416.70
Salaries and traveling expenses of agents.....	22,191.93
Medical examiners' fees	30,246.49
Salaries of officers and office employees.....	36,200.52
Taxes and fees	11,516.68
Rent	10,842.92
Furniture and fixtures	1,938.88
Advertising, printing, and postage	14,736.33

Legal expenses, \$1,068.86; real estate expenses, \$121.10..	\$1,189.96
All other items	45,150.62

Total disbursements during the year.....	<u>\$734,210.21</u>
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Balance Dec. 31, 1901.....	<u>\$1,165,405.24</u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$9,966.45
Loans on mortgages of real estate (first liens).....	303,400.00
Loans on collateral securities	19,758.72
Loans on company's policies as collateral.....	118,305.90
Cost value of bonds.....	404,881.00
Cash in company's office	5,447.71
Cash deposited in banks	159,283.29
Bills receivable	135.00
Agents' ledger balances	144,227.17
Total net or ledger assets, as per balance.....	<u>\$1,165,405.24</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$5,237.17
Stocks and bonds	3,267.08
Collateral loans	218.76
Premium notes, loans, or liens.....	3,517.72
Market value of stocks and bonds over cost.....	1,312.50

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies in force		\$105,522.81
Deferred premiums on policies in force....	\$11,470.23	18,072.83
Total	\$11,470.23	\$123,595.64
Deduct cost of collection.....	8,029.16	6,179.78
	<u>\$3,441.07</u>	<u>\$117,415.86</u>

Net amount of uncollected and deferred premiums..	120,856.93
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Total assets as per books of the company.....	<u>\$1,299,815.40</u>
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ITEMS NOT ADMITTED.

Agents' balances	\$144,227.17
Bills receivable	135.00

Total items not admitted	<u>\$144,362.17</u>
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Total admitted assets	<u>\$1,155,453.23</u>
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LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest	\$324,195.00
Death losses in process of adjustment.....	\$8,000.00
Death losses and other policy claims resisted.....	6,000.00
Death losses reported, no proofs received.....	20,017.00
Total policy claims	34,017.00
Present value of unpaid installments.....	44,048.35
Premiums in excess of net value of policies	42,276.14
Due and accrued for salaries, fees, etc.....	14,473.82
Liabilities as to policy-holders.....	\$459,010.31
Surplus as regards policy-holders	696,442.92
Gross liabilities	<u>\$1,155,453.23</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	180	\$367,601.00
Endowment policies	213	326,750.00
All other policies	14,936	29,783,050.00

NEW POLICIES ISSUED DURING THE YEAR.

Endowment policies	488	522,200.00
All other policies	4,061	6,010,792.00

OLD POLICIES REVIVED.

Whole life policies	145	324,962.00
Endowment policies	14	31,500.00
All other policies	133	373,679.00

OLD POLICIES INCREASED.

Whole life policies .....	.....	61,841.00
Endowment policies .....	.....	3,600.00
All other policies .....	.....	58,037.00

OLD POLICIES CHANGED.

Whole life policies	1,364	1,410,659.00
All other policies	179	333,500.00

Total number and amount.....	21,713	\$39,608,171.00
Deduct policies ceased to be in force.....	4,678	7,241,787.00

Total in force Dec. 31, 1901.....	17,035	<u>\$32,366,384.00</u>
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	1,291	\$1,572,613.00
Endowment policies in force.....	552	672,910.00
All other policies in force.....	15,192	30,120,861.00
Total number and amount....	17,035	\$32,366,384.00

TERMINATED AS FOLLOWS:

By death	159	\$314,968.00
expiry	15	25,500.00
surrender	28	76,500.00
lapse	2,933	4,925,419.00
decrease .....	.....	93,400.00
change	1,543	1,806,000.00
Total	4,678	\$7,241,787.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	48	\$83,971.00
Policies issued during year.....	12	24,714.00
Total	60	\$108,685.00
Deduct policies ceased to be in force.....	5	15,097.00
In force in New Hampshire Dec. 31, 1901..	55	\$93,588.00
Losses and claims incurred and paid during 1901	2	\$2,000.00
Premiums collected or secured without deductions.....		\$1,520.00

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

Incorporated March 16, 1844. Commenced business June 1, 1845.

A. G. BULLOCK, *President.*HENRY M. WITTER, *Secretary.*

INCOME.

Received for premiums on new policies.....	\$427,651.15
Received for renewal premiums.....	2,541,242.94

Dividends applied to pay running premiums.....	\$310,934.59
Dividends applied to purchase paid-up additions and annuities	107,518.01
Total	<u>\$3,387,346.69</u>
Deduct amount paid for reinsurance.....	23,121.16
Total premium income	<u>\$3,364,225.53</u>
Cash received for interest on:	
Mortgage loans	131,986.76
Bonds owned and dividends on stock.....	454,986.55
Premium notes, loans, or liens.....	63,292.32
Other debts due the company	37,626.71
Discount on claims paid in advance.....	943.89
Rents for use of company's property.....	108,471.87
Profits on sales of securities.....	8,918.38
Reinsurances	1,988.60
From other sources	<u>9,525.00</u>
Total income	<u>\$4,181,965.61</u>
Net or ledger assets Dec. 31, 1900.....	16,447,627.67
Total	<u>\$20,629,593.28</u>

DISBURSEMENTS.

Cash paid for losses and additions.....	\$787,561.27
Cash paid for matured endowments and additions....	234,639.33
Claims on installment policies.....	<u>674.00</u>
Net amount paid for losses and endowments.....	<u>\$1,022,874.60</u>
Premium notes or loans voided by lapse.....	3,151.00
Cash dividends paid policy-holders.....	11,520.58
Cash dividends applied to pay running premiums.....	310,934.59
Cash dividends applied to purchase paid-up additions and annuities	107,518.01
Surrender values paid in cash.....	289,839.76
(Total paid policy-holders, \$1,745,838.54.)	
Commissions to agents	401,255.99
Salaries and traveling expenses of agents.....	49,574.86
Medical examiners' fees	29,232.50
Salaries of officers and office employees.....	66,249.96
Taxes and fees	79,017.70
Rent	38,096.70
Commuting commissions	27,500.00
Furniture and fixtures	5,877.00
Advertising, printing, and postage	26,500.85

1901.]

OF OTHER STATES.

405

Legal expenses, \$3,372.59; real estate expenses, \$32,978.94	\$36,351.53
All other items	33,475.21

Total disbursements during the year.....	\$2,538,970.84
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Balance Dec. 31, 1901.....	\$18,090,622.44
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Deduct premium notes on policies in force for which no credit is taken	144,039.00
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	<u>\$17,946,583.44</u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$1,710,000.00
Loans on mortgages of real estate (first liens).....	3,003,317.00
Loans on collateral securities	806,434.00
Loans on company's policies as collateral.....	1,271,627.65
Cost value of stocks and bonds.....	10,785,033.00
Cash in company's office	2,858.40
Cash deposited in banks	367,313.39

Total net or ledger assets, as per balance.....	\$17,946,583.44
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OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$37,028.91
Stocks and bonds	150,605.84
Collateral loans	8,019.14
Premium notes, loans, or liens.....	20,360.24
Rents due and accrued	11,593.31
Market value of stocks and bonds over cost.....	1,002,647.00

*New
Business. Renewals.*

Premiums due and unreported on policies in force	\$43,322.39	\$154,589.31
Deferred premiums on policies in force....	51,986.18	259,129.41

Total	\$95,308.57	\$413,718.72
Deduct cost of collection	47,130.09	27,805.44

	<u>\$48,178.48</u>	<u>\$386,413.28</u>
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Net amount of uncollected and deferred premiums..	434,591.76
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Total assets as per books of the company.....	\$19,611,429.64
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LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest

\$17,431,393.00

Death losses and other policy claims resisted.....	\$3,500.00	
Death losses reported, no proofs received.....	55,223.21	
		<hr/>
Total policy claims		\$58,723.21
Premiums paid in advance		5,405.28
Present value of unpaid installments		10,533.00
Special reserve for deferred dividends.....		26,000.00
		<hr/>
Liabilities as to policy-holders.....		\$17,532,054.49
Surplus as regards policy-holders.....		2,079,375.15
		<hr/>
Gross liabilities		<u>\$19,611,429.64</u>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$152,191.37	
Premium notes, loans, or liens received during year..	236,434.62	
		<hr/>
Total		\$388,625.99
Deductions during the year, as follows: Notes, loans, or liens:		
Voided by lapse	\$3,151.00	
Redeemed by maker in cash.....	241,435.99	
		<hr/>
Total reduction		244,586.99
		<hr/>
Balance of note assets Dec. 31, 1901.....		<u>\$144,039.00</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	10,085	\$27,083,587.00
Endowment policies	18,888	49,753,732.00
All other policies	916	2,831,280.00
Reversionary additions .....	.....	1,220,498.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	2,730	7,475,373.00
Endowment policies	1,575	3,407,400.00
All other policies	451	1,423,438.00

OLD POLICIES REVIVED.

Whole life policies	13	29,500.00
Endowment policies	9	21,000.00
All other policies	2	13,500.00

OLD POLICIES INCREASED.

Whole life policies .....	.....	\$36,300.00
Endowment policies .....	.....	41,358.00
All other policies .....	.....	1,988.00

OLD POLICIES TRANSFERRED.

Whole life policies	3	8,000.00
Endowment policies	4	4,000.00

ADDITIONS BY DIVIDENDS.

Reversionary additions .....	.....	210,575.00
Total number and amount.....	34,676	\$93,561,529.00
Deduct policies ceased to be in force.....	2,320	6,137,380.00
Total in force Dec. 31, 1901.....	32,356	\$87,424,149.00

	Number.	Amount.
Whole life policies in force.....	11,756	\$31,758,127.00
Endowment policies in force.....	19,399	50,581,199.00
All other policies in force.....	1,201	3,726,890.00
Reversionary additions in force....	.....	1,357,933.00
Total number and amount....	32,356	\$87,424,149.00

TERMINATED AS FOLLOWS:

By death	288	\$795,371.00
maturity	80	234,623.00
expiry	1	1,000.00
surrender	621	1,360,418.00
lapse	804	1,738,893.00
change and decrease	35	725,697.00
transfer	11	12,000.00
Not taken	480	1,269,378.00
Total	2,320	\$6,137,380.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	361	\$705,668.00
Policies issued during year.....	35	73,705.00
Total	396	\$779,373.00
Deduct policies ceased to be in force.....	34	59,315.00
In force in New Hampshire Dec. 31, 1901....	362	\$720,058.00

Losses incurred during 1901.....	13	\$13,497.24
Losses and claims paid during 1901.....	12	12,497.24
		<hr/>
Premiums collected or secured without deductions:		
Cash, \$25,800.34; notes or credits, \$1,454.00.....		\$27,254.34
		<hr/>

TRAVELERS INSURANCE COMPANY.

[Life Department.]

HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business July 1, 1866.

SYLVESTER C. DUNHAM, *President.*

JOHN E. MORRIS, *Secretary.*

INCOME.

Received for premiums on new policies.....	\$602,608.51
Received for renewal premiums	3,093,891.47
Received for single premiums.....	21,542.68
Surrender values applied to pay running premiums....	457.80
Received for annuities	15,145.59
	<hr/>
Total	\$3,733,646.05
Deduct amount paid for reinsurance.....	124,562.08
	<hr/>
Total premium income	\$3,609,083.97
Cash received for interest on:	
Mortgage loans	337,336.33
Bonds owned and dividends on stock.....	544,454.69
Premium notes, loans, or liens, and collaterals.....	132,733.69
Other debts due the company	53,336.14
Discount on claims paid in advance	2,668.25
Rents for use of company's property.....	110,441.02
Profits on sales of real estate and securities.....	69,710.58
From other sources	1,547.76
	<hr/>
Total income	\$4,861,312.43
Net or ledger assets Dec. 31, 1900.....	23,284,681.39
	<hr/>
Total	\$28,145,993.82

DISBURSEMENTS.

Cash paid for losses	\$1,098,601.14	
Cash paid for matured endowments.....	361,192.13	
Claims on installment policies.....	274,904.31	
Gross amount paid for losses and endowments..	\$1,734,697.58	
Received for losses or claims on policies reinsured....	42,500.00	
Net amount paid for losses and endowments.....		\$1,692,197.58
Cash paid to annuitants		17,759.57
Surrender values paid in cash		188,231.01
Surrender values applied to pay running premiums.....		457.80
(Total paid policy-holders, \$1,898,645.96.)		
Commissions to agents		439,739.92
Salaries and traveling expenses of agents.....		46,328.50
Medical examiners' fees		38,704.48
Salaries of officers and office employees.....		79,854.78
Taxes and fees		82,863.83
Rent		18,065.40
Furniture and fixtures		826.13
Advertising, printing, and postage		66,936.02
Legal expenses, \$4,436.70; real estate expenses, \$124,451.26		128,887.96
All other items		16,407.33
Total disbursements during the year.....		\$2,817,260.31
Balance Dec. 31, 1901.....		\$25,328,733.51

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$1,790,575.45
Loans on mortgages of real estate (first liens).....	6,532,038.62
Loans on collateral securities	457,059.90
Loans on company's policies as collateral.....	1,740,999.10
Cost value of stocks and bonds.....	13,104,120.96
Cash in company's office	3,398.64
Cash deposited in banks.....	1,393,750.17
Agents' ledger balances	6,790.67
Total net or ledger assets, as per balance.....	\$25,328,733.51

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$103,617.79
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Stocks and bonds	\$122,894.85
Collateral loans	12,166.02
Market value of stocks and bonds over cost.....	878,818.64

*New
Business. Renewals.*

Premiums due and unreported on policies in force	\$50,375.21	\$291,433.66
Deferred premiums on policies in force.....	63,514.63	384,835.78
Total	\$113,889.84	\$676,269.44
Deduct cost of collection	51,250.43	40,576.16
	<u>\$62,639.41</u>	<u>\$635,693.28</u>

Net amount of uncollected and deferred premiums.. 698,332.69

Total assets as per books of the company..... \$27,144,563.50

ITEMS NOT ADMITTED.

Agents' balances

\$6,790.67

Total admitted assets \$27,137,772.83

LIABILITIES.

Net present value of all outstanding policies, com- puted according to the Actuaries' Table of Mortality, with 4 per cent interest	\$24,883,698.00
Deduct net value of reinsured risks.....	562,619.00

Net reinsurance reserve \$24,321,079.00

Matured endowments due and unpaid.....	\$4,267.00
Death losses in process of adjustment.....	25,136.60
Death losses and other policy claims resisted.....	15,000.00
Death losses reported, no proofs received.....	63,754.00

Total policy claims..... 108,157.60

Premiums paid in advance 24,248.49

Present value of unpaid installments..... 1,263,514.00

Due and accrued for salaries, rents, etc..... 25,000.00

Reserve to protect security valuations..... 100,000.00

Liabilities as to policy-holders..... \$25,841,999.09

Surplus as regards policy-holders 1,295,773.74

Gross liabilities \$27,137,772.83

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	28,318	\$73,374,731.00
Endowment policies	11,679	26,553,753.00
All other policies	3,149	9,091,367.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,946	\$10,142,397.00
Endowment policies	2,284	4,967,940.00
All other policies	1,369	2,411,817.00

OLD POLICIES REVIVED.

Whole life policies	36	101,853.00
Endowment policies	10	31,141.00
All other policies	3	4,000.00

OLD POLICIES INCREASED.

Whole life policies .....	.....	48,068.00
Endowment policies .....	.....	34,208.00
All other policies .....	.....	2,561.00

OLD POLICIES TRANSFERRED.

Whole life policies	56	153,848.00
Endowment policies	38	104,842.00
All other policies	298	859,480.00

Total number and amount.....	51,186	\$127,882,006.00
Deduct policies ceased to be in force.....	4,448	11,659,694.00

Total in force Dec. 31, 1901.....	46,738	\$116,222,312.00
-----------------------------------	--------	------------------

	Number.	Amount.
Whole life policies in force.....	29,878	\$76,843,695.00
Endowment policies in force.....	12,755	28,892,712.00
All other policies in force.....	4,105	10,485,905.00
Total number and amount....	46,738	\$116,222,312.00

TERMINATED AS FOLLOWS:

By death	544	\$1,455,174.00
maturity	183	366,476.00
expiry	289	728,268.00
surrender	412	1,175,511.00
lapse	1,492	3,148,497.00
change and decrease	138	951,226.00
transfer	392	1,118,170.00
Not taken	998	2,716,372.00
Total	4,448	\$11,659,694.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	397	\$688,833.00
Policies issued during year.....	123	205,100.00
	<hr/>	<hr/>
Total	520	\$893,933.00
Deduct policies ceased to be in force.....	49	82,771.00
	<hr/>	<hr/>
In force in New Hampshire Dec. 31, 1901....	471	\$811,162.00
	<hr/>	<hr/>
Losses and claims incurred and paid during 1901	13	\$14,707.00
	<hr/>	<hr/>
Premiums collected or secured without deductions.....		\$22,979.58
		<hr/>

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, ME.

Incorporated July 17, 1848. Commenced business October 1, 1849.

FRED E. RICHARDS, *President*.J. FRANK LANG, *Secretary*.

INCOME.

Received for premiums on new policies	\$305,288.50
Received for renewal premiums.....	1,361,743.56
Dividends applied to pay running premiums.....	20,259.63
Dividends applied to purchase paid-up additions and annuities	25,722.99
Surrender values applied to pay running premiums....	5,011.62
Surrender values applied to purchase paid-up insurance and annuities	17,009.76
	<hr/>
Total	\$1,735,036.06
Deduct amount paid for reinsurance.....	1,727.80
	<hr/>
Total premium income	\$1,733,308.26
Cash received for interest on:	
Mortgage loans	63,831.53
Bonds owned and dividends on stock.....	184,674.44
Premium notes, loans, or liens.....	39,847.92
Other debts due the company.....	6,759.57
Discount on claims paid in advance.....	1,402.29

Rents for use of company's property.....	\$36,246.52
Profits on sales of securities	39,071.41
Total income	<u>\$2,105,141.94</u>
Net or ledger assets Dec. 31, 1900.....	<u>7,961,972.24</u>
Total	<u>\$10,067,114.18</u>

DISBURSEMENTS.

Cash paid for losses and additions.....	\$687,834.59
Cash paid for matured endowments and additions....	125,454.09
Claims on installment policies.....	<u>3,038.97</u>
Gross amount paid for losses and endowments..	\$816,327.65
Received for losses or claims on policies reinsured....	<u>10,000.00</u>
Net amount paid for losses and endowments.....	\$806,327.65
Cash paid to annuitants	1,308.23
Premium notes or loans voided by lapse	15,786.05
Collateral loans on policies voided by lapse.....	3,246.14
Cash dividends paid policy-holders.....	14,592.29
Cash dividends applied to pay running premiums.....	20,259.63
Cash dividends applied to purchase paid-up additions and annuities	25,722.99
Surrender values paid in cash	62,429.25
Surrender values applied to pay running premiums....	5,011.62
Surrender values applied to purchase paid-up insurance and annuities	17,009.76
(Total paid policy-holders, \$971,693.61.)	
Commissions to agents	277,316.66
Salaries and traveling expenses of agents.....	120,027.88
Medical examiners' fees	36,402.50
Salaries of officers and office employees.....	71,646.95
Taxes and fees	45,681.97
Rent	26,328.48
Commuting commissions	2,686.06
Furniture and fixtures	1,312.87
Advertising, printing, and postage	29,380.78
Legal expenses, \$6,237.30; real estate expenses, \$8,395.02	14,632.32
All other items	43,707.81
Total disbursements during the year.....	<u>\$1,640,817.89</u>
Balance Dec. 31, 1901.....	<u><u>\$8,426,296.29</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$1,277,530.76
Loans on mortgages of real estate (first liens).....	1,234,096.65
Loans on collateral securities.....	664,733.03
Loans on company's policies as collateral.....	34,555.17
Premium notes, loans, or liens on policies in force.....	172,393.59
Book value of stocks and bonds.....	4,964,533.26
Cash in company's office	5,777.56
Cash deposited in banks	41,950.63
Bills receivable	12,617.38
Agents' ledger balances	18,108.26
Total net or ledger assets, as per balance.....	<u>\$8,426,296.29</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$29,078.06
Stocks and bonds	35,233.57
Collateral loans	3,241.04
Premium notes, loans, or liens.....	5,302.64
Other assets	1,304.85
Rents due and accrued	1,363.28
Market value of stocks and bonds over book value.....	271,463.95

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies		
in force	\$50,194.25	\$110,095.58
Deferred premiums on policies in force....	32,196.97	106,470.32
Total	<u>\$82,391.22</u>	<u>\$216,565.90</u>
Deduct cost of collection.....	16,478.24	43,313.19
	<u>\$65,912.98</u>	<u>\$173,252.71</u>

Net amount of uncollected and deferred premiums	239,165.69
Forborne premiums to be deducted in settlement of policy claims, included in liabilities.....	<u>632.26</u>
Total assets as per books of the company.....	<u>\$9,013,082.63</u>

ITEMS NOT ADMITTED.

Agents' balances	\$1,200.00
Bills receivable and interest.....	<u>13,172.23</u>
Total items not admitted	<u>\$14,372.23</u>
Total admitted assets	<u>\$8,998,710.40</u>

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		\$8,259,211.00
Matured endowments due and unpaid.....	\$4,753.11	
Death losses in process of adjustment.....	42,931.43	
Death losses reported, no proofs received.....	40,405.65	
Total policy claims		88,090.19
Unpaid dividends of surplus due policy-holders.....		4,467.53
Premiums paid in advance		2,882.91
Present value of unpaid installments.....		23,275.00
All other liabilities		1,031.00
Liabilities as to policy-holders		\$8,378,957.63
Surplus as regards policy-holders.....		619,752.77
Gross liabilities		<u>\$8,998,710.40</u>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$127,551.00	
Premium notes, loans, or liens received during year..	4,083.00	
Total		\$131,634.00
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$10,630.00	
Purchase of surrendered policies.....	428.00	
Payment of dividends to policy-holders.....	3,520.00	
Redeemed by maker in cash.....	179.00	
Total reduction		14,757.00
Balance of note assets Dec. 31, 1901.....		<u>\$116,877.00</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	Number.	Amount.
Whole life policies	22,269	\$32,557,957.00
Endowment policies	7,888	11,920,341.00
All other policies	2,982	5,070,277.00
Reversionary additions		643,277.77

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	3,941	4,975,578.00
Endowment policies	1,186	2,030,054.00
All other policies	1,315	2,803,500.00

OLD POLICIES REVIVED.

Whole life policies	68	\$110,871.00
Endowment policies	11	12,374.10
Reversionary additions .....	.....	73.15

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	21	29,000.00
Endowment policies	64	35,504.93
All other policies	10	28,500.00
Reversionary additions	85,851.04

OLD POLICIES TRANSFERRED.

All other policies	442	649,771.00
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Total number and amount.....	40,827	\$60,952,929.99
Deduct policies ceased to be in force.....	5,543	8,007,886.43

Total in force Dec. 31, 1901.....	35,284	\$52,945,043.56
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	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	22,792	\$32,739,994.00
Endowment policies in force.....	8,512	12,392,116.00
All other policies in force.....	3,980	7,127,901.00
Reversionary additions in force....	685,032.56

Total number and amount...	35,284	\$52,945,043.56
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TERMINATED AS FOLLOWS:

By death	376	\$691,370.84
maturity	119	124,409.31
expiry	433	766,647.00
surrender	290	482,964.86
lapse	2,617	3,306,351.67
change and decrease	95	245,181.75
transfer	442	649,771.00
Not taken	1,171	1,741,190.00
Total	5,543	\$8,007,886.43

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	1,230	\$1,315,125.22
Policies issued during year	252	250,534.73

Total	1,482	\$1,565,659.95
Deduct policies ceased to be in force.....	172	162,443.61

In force in New Hampshire, Dec. 31, 1901..	1,310	\$1,403,216.34
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1901.]

OF OTHER STATES.

417

Losses and claims unpaid Dec. 31, 1900.....	2	\$2,136.45
Losses incurred during 1901.....	17	16,439.86
Total	19	\$18,576.31
Losses and claims paid during 1901.....	15	\$14,576.31
Premiums collected or secured without deductions:		
Cash, \$48,397.99; notes or credits, \$12.00.....		\$48,409.99

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1850. Commenced business March, 1850.

GEORGE H. BURFORD, *President.*A. WHEELRIGHT, *Secretary.*

CASH CAPITAL, \$440,000.00.

INCOME.

Received for premiums on new policies	\$219,405.76
Received for renewal premiums	1,030,914.36
Dividends applied to pay running premiums.....	2,539.60
Dividends applied to purchase paid-up additions and annuities	2,848.00
Surrender values applied to pay running premiums....	508.39
Surrender values applied to purchase paid-up insurance and annuities	26,697.46
Received for annuities	37,525.00
Total premium income	\$1,320,438.57
Cash received for interest on:	
Mortgage loans	248,203.75
Bonds owned and dividends on stock.....	76,392.37
Premium notes, loans, or liens and collateral loans..	35,143.07
Other debts due the company	2,816.57
Discount on claims paid in advance.....	2,521.28
Rents for use of company's property.....	43,438.17
Profits on sales of securities	1,687.65
From other sources	120.00
Total income	\$1,730,761.43
Net or ledger assets Dec. 31, 1900.....	7,827,952.47
Total	\$9,558,713.90

DISBURSEMENTS.

Cash paid for losses and additions.....	\$620,222.92	
Cash paid for matured endowments and additions....	126,561.91	
Claims on installment policies.....	12,926.33	
		<hr/>
Net amount paid for losses and endowments.....		\$759,711.16
Cash paid to annuitants.....		19,960.90
Premium notes or loans used in purchase of surrendered policies and voided by lapse		24,698.06
Cash dividends paid policy-holders.....		72,036.90
Cash dividends applied to pay running premiums.....		2,539.60
Cash dividends applied to purchase paid-up additions and annuities		2,848.00
Surrender values paid in cash		132,368.45
Surrender values applied to pay running premiums....		508.39
Surrender values applied to purchase paid-up insurance and annuities		26,697.46
(Total paid policy-holders, \$1,041,368.92.)		
Cash paid stockholders for interest		30,800.00
Commissions to agents		217,454.79
Salaries and traveling expenses of agents.....		84,677.86
Medical examiners' fees		22,210.99
Salaries of officers and office employees.....		69,335.70
Taxes and fees		31,883.00
Rent		32,604.14
Furniture and fixtures		10,934.57
Advertising, printing, and postage		32,208.12
Legal expenses, \$13,731.51; real estate expenses, \$16,888.33		30,619.84
All other items		5,883.90
		<hr/>
Total disbursements during the year.....		\$1,609,423.83
		<hr/>
Balance Dec. 31, 1901.....		\$7,949,290.07
		<hr/>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate unincumbered.....	\$642,652.18
Loans on mortgages of real estate (first liens).....	4,944,130.00
Loans on collateral securities.....	8,345.58
Loans on company's policies as collateral.....	415,831.38
Premium notes, loans, or liens on policies in force.....	148,347.34
Cost value of stocks and bonds.....	1,666,504.82
Cash in company's office	1,257.02
Cash deposited in banks	110,364.66

Bills receivable	\$3,530.00
Agents' ledger balances secured	8,327.09
Total net or ledger assets, as per balance.....	<u>\$7,949,290.07</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$49,634.49
Stocks and bonds	20,702.55
Collateral loans	335.74
Premium notes, loans, or liens.....	21,200.84
Other assets	291.68
Market value of real estate over book value.....	22,747.82
Market value of stocks and bonds over book value.....	<u>216,959.33</u>

*New
Business. Renewals.*

Premiums due and unreported on policies in force	\$61,926.85	\$124,130.95
Deferred premiums on policies in force....	.....	52,524.02
Total	<u>\$61,926.85</u>	<u>\$176,654.97</u>
Deduct cost of collection.....	30,963.42	10,221.44
	<u>\$30,963.43</u>	<u>\$166,433.53</u>

Net amount of uncollected and deferred premiums.. 197,396.96

Total assets as per books of the company..... \$8,478,559.48

LIABILITIES.

Net present value of all outstanding policies, com- puted according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$7,777,470.00
Deduct net value of reinsured risks.....	45,858.00

Net reinsurance reserve \$7,731,612.00

Matured endowments due and unpaid.....	\$1,427.00
Death losses in process of adjustment.....	12,953.33
Death losses and other policy claims resisted.....	3,500.00
Death losses reported, no proofs received.....	<u>65,845.00</u>

Total policy claims	83,725.33
Unpaid dividends of surplus due policy-holders.....	5,313.00
Premiums paid in advance	3,546.26
Present value of unpaid installments	29,195.00
Due and accrued for salaries, fees, etc.....	2,198.66
Contingent surrender values	2,144.00
All other liabilities	<u>10,919.00</u>

Liabilities as to policy-holders..... \$7,868,653.25

Paid-up capital	\$440,000.00	
Surplus over capital	169,906.23	
		<hr/>
Surplus as regards policy-holders.....		\$609,906.23
		<hr/>
Gross liabilities		\$8,478,559.48
		<hr/> <hr/>

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1900..	\$557,762.53	
Premium notes, loans, or liens received during year..	267,901.42	
		<hr/>
Total		\$825,663.95
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims.....	\$24,263.63	
Purchase of surrendered policies and voided by lapse..	62,473.25	
Payment of dividends to policy-holders.....	1,400.40	
Redeemed by maker in cash.....	173,347.95	
		<hr/>
Total reduction		261,485.23
		<hr/>
Balance of note assets Dec. 31, 1901.....		\$564,178.72
		<hr/> <hr/>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	12,713	\$24,919,533.00
Endowment policies	2,246	4,103,190.00
All other policies	4,014	10,989,797.00
Reversionary additions .....	.....	164,102.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	2,243	4,848,370.00
Endowment policies	739	1,221,910.00
All other policies	669	1,794,173.00

OLD POLICIES REVIVED.

Whole life policies	53	128,000.00
Endowment policies	8	17,000.00
All other policies	47	127,000.00

OLD POLICIES CHANGED AND INCREASED.

Whole life policies	60	86,300.00
Endowment policies	14	75,200.00
All other policies	2	3,000.00

Total number and amount.....	22,808	\$48,477,575.00
Deduct policies ceased to be in force.....	3,002	6,767,499.00
		<hr/>
Total in force Dec. 31, 1901.....	19,806	\$41,710,076.00
		<hr/> <hr/>

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	13,305	\$26,443,583.00
Endowment policies in force.....	2,571	4,587,475.00
All other policies in force.....	3,930	10,526,534.00
Reversionary additions in force....	.....	152,484.00
Total number and amount....	19,806	\$41,710,076.00

TERMINATED AS FOLLOWS:

By death	310	\$650,418.00
maturity	63	125,381.00
expiry	335	1,016,500.00
surrender	232	555,651.00
lapse	1,516	3,113,449.00
change and decrease	42	225,500.00
Not taken	504	1,080,600.00
Total	3,002	\$6,767,499.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1900.....	87	\$90,920.00
Policies issued during year.....	7	9,000.00
Total	94	\$99,920.00
Deduct policies ceased to be in force.....	10	13,210.00
In force in New Hampshire Dec. 31, 1901....	84	\$86,710.00
Losses and claims incurred and paid during 1901	1	\$1,000.00
Premiums collected or secured without deductions.....		\$1,778.32

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated January, 1860. Commenced business February 2, 1860.

W. A. BREWER, JR., *President.*GRAHAM H. BREWER, *Secretary.*

CASH CAPITAL, \$125,000.00.

INCOME.

Received for premiums on new policies.....	\$424,893.23
Received for renewal premiums	1,813,077.36

Dividends applied to pay running premiums.....	\$68,861.38
Dividends applied to purchase paid-up additions and annuities	114,867.00
Surrender values applied to purchase paid-up insurance and annuities	82,655.70
Received for annuities	25,094.13
Total premium income	<u>\$2,529,448.80</u>
Cash received for interest on:	
Mortgage loans	387,707.79
Premium notes, loans, or liens.....	13,361.18
Other debts due the company.....	84,350.38
Discount on claims paid in advance.....	5,645.21
Rents for use of company's property.....	315,590.32
Profits on sales of real estate and securities.....	4,771.02
Total income	<u>\$3,340,874.70</u>
Net or ledger assets Dec. 31, 1900.....	15,512,101.41
Total	<u>\$18,852,976.11</u>

DISBURSEMENTS.

Cash paid for losses and additions.....	\$1,075,202.07
Cash paid for matured endowments and additions....	694,305.08
Net amount paid for losses and endowments.....	<u>\$1,769,507.15</u>
Cash paid to annuitants	32,506.03
Return premiums	2,618.01
Cash dividends applied to pay running premiums.....	68,861.38
Cash dividends applied to purchase paid-up additions and annuities	114,867.00
Surrender values paid in cash.....	118,588.69
Surrender values applied to purchase paid-up insurance and annuities	82,655.70
(Total paid policy-holders, \$2,189,603.96.)	
Cash paid stockholders for interest or dividends.....	8,750.00
Commissions to agents	357,239.55
Salaries and traveling expenses of agents.....	135,056.11
Medical examiners' fees	58,964.54
Salaries of officers and office employees.....	117,323.34
Taxes and fees	105,212.06
Rent	73,676.20
Commuting commissions	26,897.84
Advertising, printing, and postage	30,423.47
Legal expenses, \$2,104; real estate expenses, \$116,428.98..	118,532.98

1901.]

OF OTHER STATES.

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Losses on sales of real estate.....	\$24,245.51
All other items	21,913.49
Total disbursements during the year.....	<u>\$3,267,839.05</u>
Balance Dec. 31, 1901.....	<u><u>\$15,585,137.06</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	\$5,885,270.46
Loans on mortgages of real estate (first liens).....	7,404,400.00
Loans on collateral securities.....	250,000.00
Loans on company's policies as collateral.....	1,176,477.08
Cost value of stocks and bonds.....	543,139.33
Cash in company's office	42,048.65
Cash deposited in banks	256,992.21
Agents' ledger balances	17,923.31
Office furniture	8,886.02
Total net or ledger assets, as per balance.....	<u>\$15,585,137.06</u>

OTHER ASSETS.

Interest due and accrued on:

Mortgages	\$76,499.73
Stocks and bonds	2,395.84
Collateral loans	25,531.18
Rents due and accrued	11,852.84
Market value of real estate over cost.....	272,388.47

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Premiums due and unreported on policies		
in force	\$71,555.40	\$41,709.11
Deferred premiums on policies in force....	42,622.31	181,887.61
Total	<u>\$114,177.71</u>	<u>\$223,596.72</u>
Deduct cost of collection.....	64,852.94	13,863.00
	<u>\$49,324.77</u>	<u>\$209,733.72</u>

Net amount of uncollected and deferred premiums	<u>259,058.49</u>
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Total assets as per books of the company.....	<u>\$16,232,863.61</u>
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ITEMS NOT ADMITTED.

Agents' balances	\$17,923.31
Furniture and fixtures	8,886.02
Depreciation in value of assets.....	5,621.25

Total items not admitted	<u>\$32,430.58</u>
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Total admitted assets	<u>\$16,200,433.03</u>
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LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		\$15,503,090.00
Matured endowments due and unpaid.....	\$4,904.94	
Death losses in process of adjustment.....	31,037.00	
Death losses reported, no proofs received.....	69,444.60	
Total policy claims		105,386.54
Premiums paid in advance		8,550.21
Liabilities as to policy-holders.....		\$15,617,026.75
Paid-up capital	\$125,000.00	
Surplus over capital	458,406.28	
Surplus as regards policy-holders.....		583,406.28
Gross liabilities		\$16,200,433.03

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1900.

	<i>Number.</i>	<i>Amount.</i>
Whole life policies	20,679	\$42,584,701.00
Endowment policies	9,430	17,720,989.00
All other policies	70	.....
Reversionary additions		777,999.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	4,760	10,698,180.00
Endowment policies	1,577	2,649,186.00
All other policies	10	.....

OLD POLICIES REVIVED.

Whole life policies	765	2,245,460.00
Endowment policies	369	673,655.00
Reversionary additions		6,825.00

ADDITIONS BY DIVIDENDS.

Reversionary additions		148,892.00
Total number and amount.....		37,660
Deduct policies ceased to be in force.....	6,316	16,444,283.00
Total in force Dec. 31, 1901.....		31,344
		\$61,061,604.00

	<i>Number.</i>	<i>Amount.</i>
Whole life policies in force.....	21,684	\$42,775,970.00
Endowment policies in force.....	9,584	17,545,731.00
All other policies in force.....	76	.....
Reversionary additions in force....	.....	739,903.00
Total number and amount....	31,344	\$61,061,604.00

TERMINATED AS FOLLOWS:

By death	471	\$1,089,600.00
maturity	283	661,300.00
discount	53	129,857.00
surrender	545	1,231,881.00
lapse	3,813	10,028,232.00
Not taken	1,151	3,303,413.00
Total	6,316	\$16,444,283.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1901.....	99	\$124,121.00
Policies issued during year.....	77	112,971.00
Total	176	\$237,092.00
Deduct policies ceased to be in force.....	31	67,500.00
In force in New Hampshire Dec. 31, 1901....	145	\$169,592.00
Losses and claims incurred and paid during 1901	2	\$6,000.00
Premiums collected or secured without deductions.....		\$6,379.78

ASSESSMENT CASUALTY COMPANIES.

ABSTRACTS OF STATEMENTS DECEMBER 31, 1901.

EQUITABLE ACCIDENT COMPANY.

BOSTON, MASS.

Organized December 11, 1891. Commenced business January 1, 1892.

ALBERT C. SMITH, *President*.DAVID T. MONTAGUE, *Secretary*.

INCOME DURING 1901.

Membership fees	\$6,525.00
Assessments, expense, \$22,418.06; death and disability, \$50,422.25	72,840.31
Interest from all sources	961.66
All other sources	160.64
Total income	\$80,487.61
Balance on hand Dec. 31, 1900	33,062.06
Total	\$113,549.67

DISBURSEMENTS DURING 1901.

Losses and claims	\$42,402.10
Advanced payments returned	245.34
Membership fees retained by agents	6,525.00
Salaries and commissions to agents	1,497.42
Commissions for collecting assessments	3,878.52
Salaries and other compensation of officers	4,550.00
Salaries and other compensation of office employees	4,266.19
Medical examiners' fees	500.00
Taxes and fees	848.36
Rent, \$811.83; legal expenses, \$1,575.38	2,387.21
Advertising, printing, and postage	3,653.41
All other items	4,614.78
(Total expense of management, \$32,720.89.)	
Total disbursements	\$75,368.33
Balance on hand Dec. 31, 1901	\$38,181.34

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned	\$13,109.11
Cash in office	2,174.71
Cash in banks	22,897.52
Total	\$38,181.34

NON-LEDGER ASSETS.

Interest accrued	\$148.90	
Market value of bonds and stocks over value	375.89	
		<hr/>
Total non-ledger assets		\$524.79
		<hr/>
Gross assets		\$38,706.13

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued	\$230.00	
Advance assessments	1,311.25	
		<hr/>
Total		\$1,541.25
		<hr/>
Balance		\$37,164.88

UNMATURED MORTUARY AND DISABILITY LIABILITIES.

Claims resisted	\$10,575.00	
reported, not in process.....	1,204.01	
		<hr/>
Total		\$11,779.01
		<hr/> <hr/>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	6,139	\$21,613,200.00
Certificates or policies written during year.....	2,055	1,592,700.00
		<hr/>
Total	8,194	\$23,205,900.00
Certificates or policies ceased to be in force....	2,280	5,011,625.00
		<hr/>
Certificates or policies in force Dec. 31.....	5,914	\$18,194,275.00
		<hr/> <hr/>
Losses and claims unpaid Jan. 1.....	30	\$23,387.00
Losses and claims incurred during the year....	635	38,694.10
		<hr/>
Total	665	\$62,081.10
Losses and claims paid during year.....	633	42,402.10
		<hr/>
Losses and claims unpaid Dec. 31.....	32	\$19,679.00
		<hr/> <hr/>
Certificates or policies terminated by death....	3	\$10,200.00
Certificates or policies terminated by lapse....	2,277	5,001,425.00
		<hr/> <hr/>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	179	\$737,425.00
Certificates or policies written during year.....	110	65,500.00
Total	289	\$802,925.00
Certificates or policies ceased to be in force....	136	171,750.00
Certificates or policies in force Dec. 31.....	153	\$631,175.00
Losses and claims unpaid Jan. 1.....	.....	.....
Losses and claims incurred during year.....	25	\$879.55
Total	25	\$879.55
Losses and claims paid during year.....	22	750.55
Losses and claims unpaid Dec. 31.....	3	\$129.00
Certificates or policies terminated by death....	.....	.....
Certificates or policies terminated by lapse....	136	\$171,750.00

LOYAL PROTECTIVE ASSOCIATION.

BOSTON, MASS.

Incorporated June 12, 1895. Commenced business September 1, 1895.

S. AUGUSTUS ALLEN, *President*.FRANCIS R. PARKS, *Secretary*.

INCOME DURING 1901.

Membership fees	\$18,495.00
Assessments, expense, \$30,499.00; death and disability, \$61,620.00	92,119.00
Interest from all sources.....	333.04
Total income	\$110,947.04
Balance on hand Dec. 31, 1900.....	23,603.76
Total	\$134,550.80

DISBURSEMENTS DURING 1901.

Losses and claims	\$56,466.34
Advanced payments returned	104.50
Salaries and commissions to agents.....	19,593.48

Commissions for collecting assessments....	\$4,046.63	
Salaries and other compensation of officers	10,843.42	
Salaries and other compensation of office employees	4,317.15	
Taxes and fees	862.69	
Rent, \$1,124.34; legal expenses, \$1,511.91....	2,636.25	
Advertising and printing	3,229.59	
All other items	3,822.01	
(Total expense of management, \$49,351.22.)		
Total disbursements		\$105,922.06
Balance on hand Dec. 31, 1901.....		\$28,628.74

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.....	\$105.75	
Cash in office	842.18	
Cash in banks	27,680.81	
Total		\$28,628.74

NON-LEDGER ASSETS.

Interest due and accrued.....	\$153.00	
Market value of bonds and stocks over cost value	2.75	
Total non-ledger assets		\$155.75
Gross assets		\$28,784.49

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued	\$2,137.60	
Advance assessments	81.00	
Total		\$2,218.60
Balance		\$26,565.89

UNMATURED MORTUARY AND DISABILITY LIABILITIES.

Claims in process of adjustment.....	\$912.50	
resisted	250.00	
reported, not in process.....	9,795.32	
Total		\$10,957.82

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	7,671	\$1,993,800.00
Certificates or policies written during year....	3,699	1,324,250.00
Total	11,370	\$3,318,050.00
Certificates or policies ceased to be in force....	2,254	829,500.00
Certificates or policies in force Dec. 31....	9,116	\$2,488,550.00
Losses and claims unpaid Jan. 1.....	155	\$9,868.26
Losses and claims incurred during the year....	1,410	47,855.58
Total	1,565	\$57,723.84
Losses and claims paid during year.....	1,292	56,466.34
Losses and claims unpaid Dec. 31.....	273	\$1,257.50
Certificates or policies terminated by death....	43	\$9,450.00
Certificates or policies terminated by lapse.....	2,211	820,050.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	1,399	\$370,700.00
Certificates or policies written during year.....	225	84,600.00
Total	1,624	\$455,300.00
Certificates or policies ceased to be in force....	234	103,950.00
Certificates or policies in force Dec. 31.....	1,390	\$351,350.00
Losses and claims unpaid Jan. 1.....	36	\$2,555.00
Losses and claims incurred during year.....	249	9,946.75
Total	285	\$12,501.75
Losses and claims paid during year.....	246	12,376.75
Losses and claims unpaid Dec. 31.....	39	\$125.00
Certificates or policies terminated by death....	8	\$1,750.00
Certificates or policies terminated by lapse.....	226	102,200.00

MASONIC PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated June 10, 1895. Commenced business June 29, 1895.

FRANCIS A. HARRINGTON, *President*.ALBERT L. PRATT, *Secretary*.

INCOME DURING 1901.

Membership fees	\$4,169.00
Annual dues	30,711.00
Assessments, death, \$5,118.50; disability, \$29,666.50.....	34,785.00
Interest from bonds and stocks	544.61
Total income	\$70,209.61
Balance on hand Dec. 31, 1900.....	33,666.76
Total	\$103,876.37

DISBURSEMENTS DURING 1901.

Losses and claims	\$30,149.13
Membership fees retained by agents.....	4,169.00
Commissions for collecting assessments ...	3,441.30
Salaries and other compensation of officers	12,600.00
Salaries and other compensation of office employees	8,856.00
Medical examiners' fees	3.00
Taxes and fees	252.19
Rent, \$480.00; legal expenses, \$2,409.54.....	2,889.54
Advertising and printing	2,122.61
All other items	1,452.47
(Total expense of management, \$35,786.11.)	
Total disbursements	\$65,935.24
Balance on hand Dec. 31, 1901.....	\$37,941.13

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.....	\$675.00
Cash in banks	37,266.13
Total	\$37,941.13

LIABILITIES.

(None.)

UNMATURED MORTUARY AND DISABILITY LIABILITIES.

Claims resisted	\$335.00	
reported, not in process.....	4,340.00	
Total		<u>\$4,675.00</u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	6,407	\$641,600.00
Certificates or policies written during year....	1,351	135,100.00
Total	7,758	\$776,700.00
Certificates or policies ceased to be in force.....	1,297	130,600.00
Certificates or policies in force Dec. 31....	6,461	<u>\$646,100.00</u>
Losses and claims unpaid Jan. 1.....	7	\$1,041.38
Losses and claims incurred during the year....	650	29,442.75
Total	657	\$30,484.13
Losses and claims paid during year.....	654	30,149.13
Losses and claims unpaid Dec. 31.....	3	<u>\$335.00</u>
Certificates or policies terminated by death.....	33	\$1,200.00
Certificates or policies terminated by lapse.....	1,264	126,400.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	667	\$66,700.00
Certificates or policies written during year....	12	1,200.00
Total	679	\$67,900.00
Certificates or policies ceased to be in force....	224	22,400.00
Certificates or policies in force Dec. 31....	455	<u>\$45,500.00</u>
Losses and claims unpaid Jan. 1.....	.....	.....
Losses and claims incurred and paid during year	84	\$4,043.13
Certificates or policies terminated by death....	6	\$600.00
Certificates or policies terminated by lapse.....	218	21,800.00

MASSACHUSETTS MUTUAL ACCIDENT ASSOCIATION.

BOSTON, MASS.

Incorporated December 8, 1883. Commenced business January 1, 1884.

GEORGE L. STEVENS, *President.*

G. LEONARD MCNEILL, *Secretary.*

INCOME DURING 1901.

Membership fees	\$10,288.50
Assessments, expense, \$43,757.14; death and disability, \$45,632.64; coupon contract, \$1,559.86.....	90,949.64
Interest from bonds and stocks.....	790.00
All other sources	196.42
Total income	\$102,224.56
Balance on hand Dec. 31, 1900.....	31,107.86
Total	\$133,332.42

DISBURSEMENTS DURING 1901.

Losses and claims	\$29,603.10
Coupon contract extensions	990.75
Salaries and commissions to agents.....	13,096.34
Commissions for collecting assessments....	15,047.65
Salaries of officers	8,549.01
Salaries and other compensation of office employees	8,026.50
Medical examiners' fees	1,298.40
Taxes and fees	857.38
Rent, \$1,475.00; legal expenses, \$667.86.....	2,142.86
Advertising and printing	6,574.90
All other items	10,821.04
(Total expense of management, \$66,370.08.)	
Total disbursements	\$96,963.93
Balance on hand Dec. 31, 1901.....	\$36,368.49

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of bonds and stocks owned.....	\$21,038.08
Cash in office	468.49
Cash in bank	7,263.77

Balances due from agents	\$2,906.13
Bills receivable	4,342.29
All other items	600.49
Total	<u>\$36,619.25</u>
Less balances due to agents.....	250.76
Ledger assets as per balance.....	<u>\$36,368.49</u>

NON-LEDGER ASSETS.

Interest accrued	\$180.67
Market value of bonds and stocks over cost	344.05
Furniture, fixtures, and supplies.....	<u>4,351.81</u>
Total non-ledger assets	<u>\$4,876.53</u>
Gross assets	<u>\$41,245.02</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	\$4,351.81
Balances due from agents not secured by bonds.....	1,951.65
Bills receivable, not secured	<u>2,842.29</u>
Total	<u>\$9,145.75</u>
Total admitted assets	<u>\$32,099.27</u>

LIABILITIES.

Salaries, rents, expenses, etc., due or accrued	\$756.37
Advance assessments	1,654.96
All other (not including unmatured claims)	<u>3,000.00</u>
Total	<u>\$5,411.33</u>
Balance	<u>\$26,687.94</u>

UNMATURED MORTUARY AND DISABILITY LIABILITIES.

Claims resisted	<u><u>\$2,500.00</u></u>
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BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Jan. 1.....	6,504	\$18,360,325.00
Certificates or policies written during year....	4,167	<u>4,587,250.00</u>
Total	10,671	<u>\$22,947,575.00</u>
Certificates or policies ceased to be in force....	3,780	<u>5,930,475.00</u>
Certificates or policies in force Dec. 31....	<u><u>6,891</u></u>	<u><u>\$17,017,100.00</u></u>

Losses and claims unpaid Jan. 1.....	78	\$6,746.96
Losses and claims incurred during the year....	902	25,356.14
Total	980	\$32,103.10
Losses and claims paid during year.....	893	29,603.10
Losses and claims unpaid Dec. 31.....	87	\$2,500.00
Certificates or policies terminated by death....	1	\$300.00
Certificates or policies terminated by lapse....	3,779	5,930,175.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	134	\$305,350.00
Certificates or policies written during year....	79	84,650.00
Total	213	\$390,000.00
Certificates or policies ceased to be in force....	65	120,700.00
Certificates or policies in force Dec. 31.....	148	\$269,300.00
Losses and claims unpaid Jan. 1.....	1	\$4.28
Losses and claims incurred during year.....	25	423.24
Total	26	\$427.52
Losses and claims paid during year.....	20	427.52
Losses and claims unpaid Dec. 31.....	6	.....
Certificates or policies terminated by death.....	.....	.....
Certificates or policies terminated by lapse....	65	\$120,700.00

NATIONAL ACCIDENT SOCIETY.

NEW YORK CITY.

Incorporated November 2, 1885. Commenced business December 15, 1885.

CHARLES H. WEBB, *President*.JOSEPH I. BARNUM, *Secretary*.

INCOME DURING 1901.

Membership fees	\$4,850.00
Assessments, expense, \$28,611.77; disability, \$19,074.48..	47,686.25
Interest	646.31
Total income	\$53,182.56
Balance on hand Dec. 31, 1900.....	22,184.16
Total	\$75,366.72

DISBURSEMENTS DURING 1901.

Losses and claims	\$10,213.87	
Salaries and commissions to agents.....	4,850.00	
Commissions for collecting assessments.....	10,703.53	
Salaries and other compensation of office employees	9,860.92	
Taxes and fees	504.09	
Rent, \$1,789.20; legal expenses, \$420.08.....	2,209.28	
Advertising and printing	3,315.81	
All other items	4,145.18	
(Total expense of management, \$35,589.71.)		
Total disbursements		\$45,803.58
Balance on hand Dec. 31, 1901.....		\$29,563.14

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	\$21,323.75
Cash in office	637.61
Cash in banks	7,152.38
Total	\$29,563.14

NON-LEDGER ASSETS.

Interest due, \$144.68; accrued, \$136.67.....	\$281.35
Furniture, fixtures, and supplies.....	5,450.00
Market value of bonds and stocks over book	265.00
Assessments due and unpaid.....	11,055.78
Total non-ledger assets	\$17,052.13
Gross assets	\$46,615.27

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	\$5,450.00
Unpaid assessments in excess of claims.....	8,263.86
Total	\$13,713.86
Total admitted assets	\$32,901.41

LIABILITIES.

Death claims due and unpaid.....	\$800.00
Disability claims due and unpaid.....	1,991.92
Advance assessments	5,405.00
Total	\$8,196.92
Balance	\$24,704.49

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	4,147	\$22,555,500.00
Certificates or policies written during year....	4,346	8,854,000.00
Total	8,493	\$31,409,500.00
Certificates or policies ceased to be in force....	3,377	11,189,000.00
Certificates or policies in force Dec. 31.....	5,116	\$20,220,500.00
Losses and claims unpaid Jan. 1.....	48	\$2,554.00
Losses and claims incurred during the year....	397	10,451.79
Total	445	\$13,005.79
Losses and claims paid during year.....	393	10,213.87
Losses and claims unpaid Dec. 31.....	52	\$2,791.92

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	.....	.....
Certificates or policies written during year....	28	\$42,000.00
Total	28	\$42,000.00
Certificates or policies ceased to be in force....	3	2,000.00
Certificates or policies in force Dec. 31.....	25	\$40,000.00
Losses and claims incurred during year.....	4	\$31.72
Losses and claims paid during year.....	3	26.72
Losses and claims unpaid Dec. 31.....	1	\$5.00

RIDGELY PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

Incorporated May 10, 1894. Commenced business May 4, 1894.

FRANCIS A. HARRINGTON, *President.*ALBERT L. PRATT, *Secretary.*

INCOME DURING 1901.

Membership fees	\$10,616.00
Assessments, expense, \$63,595.50; mortuary, \$10,863.25; disability, \$54,597.25	129,056.00

All other sources	\$1,383.49
Total income	\$141,055.49
Balance on hand Dec. 31, 1900.....	54,236.64
Total	\$195,292.13

DISBURSEMENTS DURING 1901.

Losses and claims	\$64,302.34	
Salaries and commissions to agents.....	10,616.00	
Commissions for collecting assessments....	5,911.78	
Salaries and other compensation of officers	19,150.00	
Salaries and other compensation of office employees	16,319.17	
Medical examiners' fees	4,426.00	
Taxes and fees	389.52	
Rent, \$686.00; legal expenses, \$7,038.56.....	7,724.56	
Advertising, printing, postage, and express	4,359.90	
All other items	5,356.30	
(Total expense of management, \$74,253.23.)		
Total disbursements	\$138,555.57	
Balance on hand Dec. 31, 1901.....	\$56,736.56	
Invested in the following:		

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in banks	\$56,736.56
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LIABILITIES.

(None.)

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Jan. 1.....	14,519	\$1,497,800.00
Certificates or policies written during year.....	3,593	359,300.00
Total	18,112	\$1,857,100.00
Certificates or policies ceased to be in force....	3,891	390,700.00
Certificates or policies in force Dec. 31.....	14,221	\$1,466,400.00

1901.] ASSESSMENT CASUALTY COMPANIES.

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Losses and claims unpaid Jan. 1.....	6	\$305.00
Losses and claims incurred during the year....	1,798	64,897.34
Total	1,804	\$65,202.34
Losses and claims paid during year.....	1,801	64,302.34
Losses and claims unpaid Dec. 31:.....	3	\$900.00
Certificates or policies terminated by death....	59	\$7,500.00
Certificates or policies terminated by lapse.....	3,832	383,200.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	1,072	\$107,200.00
Certificates or policies written during year....	68	6,800.00
Total	1,140	\$114,000.00
Certificates or policies ceased to be in force.....	345	34,500.00
Certificates or policies in force Dec. 31.....	795	\$79,500.00
Losses and claims unpaid Jan. 1.....	1	\$40.00
Losses and claims incurred during year.....	116	4,668.25
Total	117	\$4,708.25
Losses and claims paid during year.....	117	4,708.25
Certificates or policies terminated by death....	7	\$700.00
Certificates or policies terminated by lapse.....	338	33,800.00

SAFETY FUND INSURANCE SOCIETY.

SYRACUSE, N. Y.

Incorporated May 20, 1895. Commenced business March, 1899.

JAMES W. MERRITT, *President*.GEORGE H. FULMER, *Secretary*.

INCOME DURING 1901.

Membership fees	\$57.25
Assessments, expense, \$164,590.94; disability, \$4,310.69; mortality and reserve, \$130,958.96	299,660.59
All other sources	3,206.75
Total income	\$302,924.59
Balance on hand Dec. 31, 1900.....	175,633.66
Total	\$478,558.25

DISBURSEMENTS DURING 1901.

Losses and claims	\$131,019.20	
Advanced payments returned	66.02	
Salaries and commissions to agents.....	121,093.79	
Commissions for collecting assessments....	13,002.54	
Salaries and other compensation of officers	14,700.00	
Salaries and other compensation of office employees	11,164.14	
Taxes and fees	496.77	
Rent, \$1,760.00; legal expenses, \$7,031.98....	8,791.98	
Advertising and printing	3,855.33	
All other items	5,564.20	
(Total expense of management, \$178,668.75.)		
Total disbursements		<u>\$309,753.97</u>
Balance on hand Dec. 31, 1901.....		<u><u>\$168,804.28</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$7,937.19
Loans on mortgages	56,968.26
Cash in office	2,203.19
Cash in bank	101,695.64
Total	<u>\$168,804.28</u>

NON-LEDGER ASSETS.

Interest accrued	\$5,832.94
Rents due	78.00
Market value of real estate over book value	5,162.81
Assessments due and unpaid.....	16,408.00
Furniture, fixtures, and supplies	2,100.00
Total non-ledger assets	<u>\$29,581.75</u>
Gross assets	<u>\$198,386.03</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	<u>\$2,100.00</u>
Total admitted assets	<u>\$196,286.03</u>

LIABILITIES.

Death claims due and unpaid.....	\$2,200.00
Disability claims due and unpaid.....	227.00

Salaries, rents, expenses, etc., due or accrued	\$1,487.58	
Advance assessments	16,408.00	
	<hr/>	
Total		\$20,322.58
		<hr/>
Balance		\$175,963.45
		<hr/> <hr/>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	25,944	\$35,233,269.00
Certificates or policies written during year....	149	189,600.00
	<hr/>	<hr/>
Total	26,093	\$35,422,869.00
Certificates or policies ceased to be in force....	14,515	27,823,508.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31.....	11,578	\$7,599,361.00
	<hr/> <hr/>	<hr/> <hr/>
Losses and claims unpaid Jan. 1.....	49	\$25,444.54
Losses and claims incurred during the year....	396	108,001.66
	<hr/>	<hr/>
Total	445	\$133,446.20
Losses and claims paid during year.....	439	131,019.20
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31.....	6	\$2,427.00
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN NEW HAMPSHIRE.

(None.)

FRATERNAL BENEFICIARY ASSOCIATIONS.

ABSTRACTS OF STATEMENTS SHOWING THEIR STANDING AND
CONDITION DECEMBER 31, 1901.

AMERICAN BENEFIT SOCIETY.

BOSTON, MASS.

Incorporated January 9, 1893. Commenced business January 17, 1893.

WILLIAM H. CARBERRY, *President*.NORMAN P. CORMACK, *Secretary*.

INCOME, 1901.

Per capita tax	\$7,677.60
Assessments, mortuary	52,691.45
All other sources	528.75
Total income	\$60,897.80
Balance on hand Dec. 31, 1900.....	9,674.75
Total net resources	\$70,572.55

DISBURSEMENTS, 1901.

Death claims	\$42,250.00
Salaries of officers and employees.....	2,588.00
All other	3,438.91
(Total expense of management, \$8,328.91.)	
Total disbursements	\$50,578.91
Balance on hand Dec. 31, 1901.....	\$19,993.64

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	\$224.36
Cash in bank	19,769.28
Total	\$19,993.64

NON-LEDGER ASSETS.

Assessments held by subordinate bodies	\$1,500.00
Gross assets	\$21,493.64

ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$400.00
Unpaid assessments in excess of claims.....	3,600.00
Total	\$4,000.00
Total admitted assets	\$17,493.64

LIABILITIES.

Death claims due and unpaid.....	\$1,500.00	
Salaries, rents, expenses, etc., due or accrued	171.88	
Advance assessments	107.55	
	<hr/>	
Total		\$1,779.43
		<hr/>
Balance		\$15,714.21
		<hr/> <hr/>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	4,544	\$4,793,750.00
Certificates or policies written during year....	896	761,750.00
	<hr/>	<hr/>
Total	5,440	\$5,555,500.00
Certificates or policies ceased to be in force....	965	1,053,750.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31....	4,475	\$4,501,750.00
	<hr/> <hr/>	<hr/> <hr/>
Losses and claims incurred during the year....	43	\$45,250.00
Losses and claims paid during year.....	41	43,750.00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31.....	2	\$1,500.00
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	408	\$454,000.00
Certificates or policies written during the year..	18	15,500.00
	<hr/>	<hr/>
Total	426	\$469,500.00
Certificates or policies ceased to be in force....	105	121,750.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31.....	321	\$347,750.00
	<hr/> <hr/>	<hr/> <hr/>
Losses and claims incurred and paid during year	8	\$10,000.00
	<hr/> <hr/>	<hr/> <hr/>
Gross amount paid by New Hampshire members without deductions		\$4,682.55
		<hr/> <hr/>

AMERICAN ORDER FRATERNAL HELPERS.

BOSTON, MASS.

Incorporated July 13, 1892. Commenced business August 1, 1892.

SAMUEL P. TENNEY, *President*.JOSHUA C. SIMMONS, *Secretary*.

INCOME, 1901.

Membership fees	\$128.00
Per capita tax.....	2,094.50
Assessments, mortuary	24,956.50
Medical examiners' fees paid by applicant.....	35.50
All other sources	495.89
Total income	\$27,710.39
Balance on hand Dec. 31, 1900.....	3,173.75
Total net resources	\$30,884.14

DISBURSEMENTS, 1901.

Death claims	\$24,864.20
Advance payments returned to rejected applicants	36.50
Commissions paid	176.77
Salaries of officers and employees.....	1,040.00
Medical examiners' fees	50.00
All other	1,592.61
(Total expense of management, \$2,859.38.)	
Total disbursements	\$27,760.08
Balance on hand Dec. 31, 1901.....	\$3,124.06

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	\$15.55
Cash in bank	3,108.51
Total	\$3,124.06

NON-LEDGER ASSETS.

Assessments held by subordinate bodies.....	\$2,492.50
Gross assets	\$5,616.56

LIABILITIES.

Death claims due and unpaid.....	<u><u>\$9,888.00</u></u>
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BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	2,071	\$2,871,000.00
Certificates or policies written during year....	102	132,000.00
Total	<u>2,173</u>	<u>\$3,003,000.00</u>
Certificates or policies ceased to be in force....	326	431,500.00
Certificates or policies in force Dec. 31.....	<u>1,847</u>	<u>\$2,571,500.00</u>
Losses and claims unpaid Jan. 1.....	4	\$4,987.50
Losses and claims incurred during the year....	28	35,000.00
Total	<u>32</u>	<u>\$39,987.50</u>
Losses and claims paid during year.....	22	29,999.50
Losses and claims unpaid Dec. 31.....	<u>10</u>	<u>\$9,888.00</u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	206	\$259,000.00
Certificates or policies written during the year..	12	19,500.00
Total	<u>218</u>	<u>\$278,500.00</u>
Certificates or policies ceased to be in force....	57	70,500.00
Certificates or policies in force Dec. 31.....	<u>161</u>	<u>\$208,000.00</u>
Losses and claims unpaid Jan. 1.....	3	\$1,699.63
Losses and claims paid during year.....	2	1,081.63
Gross amount paid by New Hampshire members with- out deductions		<u><u>\$2,241.00</u></u>

ASSOCIATION CANADO-AMERICAINE.

MANCHESTER, N. H.

Incorporated May 14, 1897. Commenced business May 1, 1897.

T. G. BIRON, *President*.M. E. LUSSIER, *Secretary*.

INCOME, 1901.

Membership fees	\$634.00
Per capita tax	2,751.32
Assessments, mortuary, \$10,204.50; disability, \$9,084.30..	19,288.80
All other sources	2,306.75
Total income	<u>\$24,980.87</u>
Balance on hand Dec. 31, 1900.....	3,669.07
Total net resources	<u>\$28,649.94</u>

DISBURSEMENTS, 1901.

Death claims	\$8,500.00
Disability claims	9,122.50
Advance payments returned to rejected applicants	31.35
Salaries of officers and employees.....	3,264.44
All other	2,043.60
(Total expense of management, \$5,308.04.)	
Total disbursements	<u>\$22,961.89</u>
Balance on hand Dec. 31, 1901.....	<u>\$5,688.05</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	\$69.35
Cash in bank	5,618.70
Total	<u>\$5,688.05</u>

LIABILITIES.

(None.)

BUSINESS OF 1901.*

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	1,623	.....
Certificates or policies written during year....	2,667	.....
Total	4,290	.....
Certificates or policies ceased to be in force....	153	.....
Certificates or policies in force Dec. 31....	4,137	.....
Losses and claims incurred during the year....	16	\$15,500.00
Losses and claims paid during year.....	.....	17,653.85
Losses and claims unpaid Dec. 31.....	.....	\$7,000.00
Gross amount paid by New Hampshire members with- out deductions		\$24,980.87

CATHOLIC BENEVOLENT LEGION.

BROOKLYN, N. Y.

Incorporated September 5, 1881. Commenced business October 12, 1881.

JOHN C. MCGUIRE, *President.*JOHN D. CARROLL, *Secretary.*

INCOME, 1901.

Per capita tax	\$24,622.25
Assessments, mortuary, \$1,264,196.56; reserve, \$66,517.53	1,330,714.09
All other sources	17,030.79
Total income	\$1,372,367.13
Balance on hand Dec. 31, 1900.....	184,173.85
Total net resources	\$1,556,540.98

DISBURSEMENTS, 1901.

Death claims	\$1,500,573.49
Disability claims	19,750.00

*No business transacted outside the state.

Salaries of officers and employees.....	\$15,238.42
All other	15,370.83
(Total expense of management, \$30,609.30.)	

Total disbursements	\$1,550,932.79
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Balance on hand Dec. 31, 1901.....	\$5,608.19
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	\$500.00
Cash in bank	5,608.19
Total	\$6,108.19

NON-LEDGER ASSETS.

Assessments held by subordinate bodies.....	\$146,000.00
Gross assets	\$152,108.19

LIABILITIES.

Death claims due and unpaid.....	\$145,000.00
Borrowed money	5,000.00
Total	\$150,000.00
Balance	\$2,108.19

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	41,984	\$65,608,000.00
Certificates or policies written during year....	2,051	2,179,000.00
Total	44,035	\$67,787,000.00
Certificates or policies ceased to be in force....	5,749	8,588,500.00
Certificates or policies in force Dec. 31.....	38,286	\$59,198,500.00
Losses and claims unpaid Jan. 1.....	213	\$373,000.00
Losses and claims incurred during the year....	705	1,260,500.00
Total	918	\$1,633,500.00
Losses and claims paid during year.....	854	1,500,573.49
Losses and claims unpaid Dec. 31.....	66	\$128,000.00

1901.]

FRATERNAL BENEFICIARY ASS'NS.

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BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	9	\$13,000.00
Certificates or policies written during the year..	.....	.....
Total	9	<u>\$13,000.00</u>
Gross amount paid by New Hampshire members without deductions		<u>\$396.36</u>

CATHOLIC MUTUAL BENEFIT ASSOCIATION.

HORNELLSVILLE, N. Y.

Incorporated June 9, 1879. Commenced business July, 1876.

JOHN J. HYNES, *President.*JOSEPH CAMERON, *Secretary.*

INCOME, 1901.

Membership fees	\$157.00
Per capita tax	15,503.60
Assessments, mortuary, \$1,024,173.97; reserve, \$113,800.20	1,137,974.17
All other sources	39,849.54
Total income	<u>\$1,193,484.31</u>
Balance on hand Dec. 31, 1900.....	685,964.03
Total net resources	<u>\$1,879,448.34</u>

DISBURSEMENTS, 1901.

Death claims	\$1,022,999.00
Salaries of officers and employees.....	6,333.06
All other	25,155.94
(Total expense of management, \$27,489.00.)	
Total disbursements	<u>\$1,050,488.00</u>
Balance on hand, Dec. 31, 1901.....	<u>\$828,960.34</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	\$5,558.55
Loans on mortgages	414,419.00
Book value of bonds and stocks owned.....	164,800.00

Cash in bank.....	\$7,598.45
Reserve fund, deposited in banks.....	236,584.34
Total	<u>\$828,960.34</u>

NON-LEDGER ASSETS.

Interest due	\$267.50
Market value of real estate over book value	3,841.45
Assessments held by subordinate bodies....	151,343.49
Furniture, fixtures, and supplies.....	<u>11,182.85</u>
Total non-ledger assets	<u>\$166,635.29</u>
Gross assets	<u>\$995,595.63</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	<u>\$11,182.85</u>
Total admitted assets	<u>\$984,412.78</u>

LIABILITIES.

Death claims due and unpaid.....	<u>\$191,500.00</u>
Balance	<u><u>\$792,912.78</u></u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	51,416	\$81,942,500.00
Certificates or policies written during year.....	<u>7,201</u>	<u>8,537,500.00</u>
Total	58,617	<u>\$90,480,000.00</u>
Certificates or policies ceased to be in force....	<u>1,933</u>	<u>2,772,000.00</u>
Certificates or policies in force Dec. 31.....	<u><u>56,684</u></u>	<u><u>\$87,708,000.00</u></u>
Losses and claims unpaid Jan. 1.....	90	\$146,900.00
Losses and claims incurred during the year....	<u>639</u>	<u>1,069,599.00</u>
Total	729	<u>\$1,216,499.00</u>
Losses and claims paid during year.....	<u>614</u>	<u>1,024,999.00</u>
Losses and claims unpaid Dec. 31.....	<u><u>115</u></u>	<u><u>\$191,500.00</u></u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	.....	.....
Certificates or policies written during the year..	48	\$50,000.00
	<hr/>	<hr/>
Total	48	\$50,000.00
Certificates or policies ceased to be in force....	1	1,000.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31.....	47	\$49,000.00
	<hr/>	<hr/>
Gross amount paid by New Hampshire members with-		
out deductions		\$130.93
		<hr/>

CATHOLIC ORDER OF FORESTERS.

CHICAGO, ILL.

Incorporated May 24, 1883. Commenced business May 24, 1883.

THOMAS H. CAMERON, *President.*THEO. B. THIELE, *Secretary.*

INCOME, 1901.

Per capita tax	\$45,362.00
Assessments, mortuary	822,666.12
All other sources	35,911.15
	<hr/>
Total income	\$903,939.27
Balance on hand Dec. 31, 1900.....	294,151.26
	<hr/>
Total net resources	\$1,198,090.53

DISBURSEMENTS, 1901.

Death claims	\$708,650.00
Salaries of officers and employees.....	29,663.72
All other	58,834.49
(Total expense of management, \$88,498.21.)	
	<hr/>
Total disbursements	\$797,148.21
	<hr/>
Balance on hand Dec. 31, 1901.....	\$400,942.32
	<hr/>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	\$260,115.00
Cash in bank	103,889.37
All other	64,275.47
Total	<u>\$428,279.84</u>
Less sub-court's credit balances.....	27,337.52
Ledger assets	<u>\$400,942.32</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$3,992.07
Balances due from organizers not secured by bonds..	4,301.28
Due from failure of bank, etc.....	17,376.54
Total	<u>\$25,669.89</u>
Total admitted assets	<u>\$375,272.43</u>

LIABILITIES.

Death claims due and unpaid.....	<u>\$75,150.00</u>
Balance	<u><u>\$300,122.43</u></u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	87,531	\$92,693,900.00
Certificates or policies written during year....	8,551	9,081,000.00
Total	<u>96,082</u>	<u>\$101,774,900.00</u>
Certificates or policies ceased to be in force....	1,180	1,277,000.00
Certificates or policies in force Dec. 31.....	<u>94,902</u>	<u>\$100,497,900.00</u>
Losses and claims unpaid Jan. 1.....	79	\$85,000.00
Losses and claims incurred during the year....	646	698,800.00
Total	<u>725</u>	<u>\$783,800.00</u>
Losses and claims paid during year.....	653	708,650.00
Losses and claims unpaid Dec. 31.....	<u>72</u>	<u>\$75,150.00</u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	2,395	\$3,126,000.00
Certificates or policies written during the year..	48	51,000.00
Total	2,443	\$3,177,000.00
Certificates or policies ceased to be in force.....	11	11,000.00
Certificates or policies in force Dec. 31.....	2,432	\$3,166,000.00
Losses and claims unpaid Jan. 1.....	1	\$1,000.00
Losses and claims incurred during the year....	5	5,000.00
Total	6	\$6,000.00
Losses and claims paid during year.....	4	4,000.00
Gross amount paid by New Hampshire members with- out deductions		\$19,090.61

CHRISTIAN BURDEN BEARERS' ASSOCIATION.

MANCHESTER, N. H.

Incorporated September, 1893. Commenced business June, 1885.

FRANK BURR, *President*.L. N. OLMSTED, *Secretary*.

INCOME, 1901.

Membership fees	\$84.00
Assessments, mortuary, \$23,477.99; special, \$99.20.....	23,577.19
All other sources	1,178.39
Total income	\$24,839.58
Balance on hand Dec. 31, 1900.....	30,012.50
Total net resources	\$54,852.08

DISBURSEMENTS, 1901.

Death claims	\$25,000.00
Advance payments returned to rejected applicants	17.95
Salaries of officers and employees.....	1,361.16

Medical examiners' fees	\$44.00
All other	673.07
(Total expense of management, \$2,078.23.)	

Total disbursements	<u>\$27,096.18</u>
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Balance on hand Dec. 31, 1901.....	<u><u>\$27,755.90</u></u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans secured by pledge of bonds, stocks, etc.....	\$10,000.00
Book value of bonds and stocks owned.....	12,000.00
Cash in office	135.57
Cash in bank	5,620.33
Total	<u>\$27,755.90</u>

NON-LEDGER ASSETS.

Interest due and accrued	<u>\$318.89</u>
Gross assets	<u>\$28,074.79</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	<u>\$300.00</u>
Total admitted assets	<u>\$27,774.79</u>

LIABILITIES.

Death claims due and unpaid.....	\$3,000.00
Advance assessments	739.45
Total	<u>\$3,739.45</u>
Balance	<u><u>\$24,035.34</u></u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	1,897	\$1,842,000.00
Certificates or policies written during year....	84	78,500.00
Total	1,981	<u>\$1,920,500.00</u>
Certificates or policies ceased to be in force....	49	<u>48,000.00</u>
Certificates or policies in force Dec. 31....	<u>1,932</u>	<u><u>\$1,872,500.00</u></u>

1901.] FRATERNAL BENEFICIARY ASS'NS. 459

Losses and claims incurred during the year....	29	\$28,000.00
Losses and claims paid during year.....	26	25,000.00
Losses and claims unpaid Dec. 31.....	3	\$3,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	323	\$313,000.00
Certificates or policies written during the year..	8	7,500.00
Total	331	\$320,500.00
Certificates or policies ceased to be in force....	7	7,000.00
Certificates or policies in force Dec. 31.....	324	\$313,500.00
Losses and claims incurred and paid during year	2	\$2,000.00
Gross amount paid by New Hampshire members with- out deductions		\$4,163.60

UNITED ORDER OF THE GOLDEN CROSS.

KNOXVILLE, TENN.

Incorporated July 4, 1876. Commenced business July 4, 1876.

JOHN D. YOUNG, *President*.

W. R. COOPER, *Secretary*.

INCOME, 1901.

Membership fees and annual dues	\$57,765.53
Per capita tax, etc.....	1,233.00
Assessments, mortuary, \$517,596.61; expense, \$48,098.58..	565,695.19
Medical examiners' fees paid by applicant.....	1,539.25
All other sources	6,431.22
Total income	\$632,664.19
Balance on hand Dec. 31, 1900.....	100,891.93
Total net resources	\$733,556.12

DISBURSEMENTS, 1901.

Death claims	\$542,417.03
Fees and dues retained by sub-commandery	57,765.53
Salaries of officers and employees.....	18,937.47

Medical examiners' fees	\$2,757.25
All other	39,970.02
(Total expense of management, \$51,764.74.)	

Total disbursements	\$661,847.30
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Balance on hand Dec. 31, 1901.....	\$71,708.82
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	\$9,900.00
Cash in office .....	.02
Cash in bank	130,988.73
All other	267.60
Total	\$141,156.35
Less drafts not presented for payment.....	59,279.93
Total	\$81,876.42

NON-LEDGER ASSETS.

Assessments held by subordinate bodies.....	\$48,978.26
Gross assets	\$130,854.68

LIABILITIES.

Death claims due and unpaid.....	\$92,500.00
Salaries, rents, expenses, etc., due or accrued	1,282.42
Total	\$93,782.42
Balance	\$37,072.26

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	25,538	\$33,533,500.00
Certificates or policies written during year....	2,322	1,587,750.00
Total	27,860	\$35,121,250.00
Certificates or policies ceased to be in force....	2,534	2,799,250.00
Certificates or policies in force Dec. 31.....	25,326	\$32,322,000.00

Losses and claims unpaid Jan. 1.....	49	\$82,000.00
Losses and claims incurred during the year....	382	559,000.00
	<hr/>	<hr/>
Total	431	\$641,000.00
Losses and claims paid during year	366	548,000.00
	<hr/>	<hr/>
Losses and claims unpaid December 31.....	65	\$92,500.00
	<hr/>	<hr/>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	2,574	\$3,306,500.00
Certificates or policies written during the year..	28	19,000.00
	<hr/>	<hr/>
Total	2,602	\$3,325,500.00
Certificates or policies ceased to be in force....	237	282,000.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31.....	2,365	\$3,043,500.00
	<hr/>	<hr/>
Losses and claims unpaid Jan. 1.....	1	\$2,000.00
Losses and claims incurred during the year....	48	71,500.00
	<hr/>	<hr/>
Total	49	\$73,500.00
Losses and claims paid during year.....	42	63,000.00
	<hr/>	<hr/>
Gross amount paid by New Hampshire members with- out deductions		\$54,738.58
		<hr/>

 ROYAL SOCIETY OF GOOD FELLOWS.

BOSTON, MASS.

Incorporated February 23, 1882. Commenced business March 3, 1882.

J. H. MCGREGOR, *President*.ARTHUR J. BATES, *Secretary*.

 INCOME, 1901.

Assessments, mortuary. \$310,110.36; reserve, \$11,432.44; expense, \$23,538.43	\$345,081.23
All other sources	821.08
	<hr/>
Total income	\$345,902.31
Balance on hand Dec. 31, 1900.....	1,974.06
	<hr/>
Total net resources	\$347,876.36

DISBURSEMENTS, 1901.

Death claims	\$308,375.54
Salaries of officers and employees.....	13,445.70
All other	10,030.13
(Total expense of management, \$23,475.83.)	

Total disbursements	<u>\$331,851.37</u>
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Balance on hand Dec. 31, 1901.....	<u>\$16,025.00</u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	\$16,025.00
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NON-LEDGER ASSETS.

Assessments held by subordinate bodies.....	<u>\$29,600.00</u>
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Gross assets	<u>\$45,625.00</u>
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LIABILITIES.

Death claims due and unpaid.....	<u>\$149,500.00</u>
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BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	8,342	\$16,859,500.00
Certificates or policies written during year.....	525	416,500.00
Total	<u>8,867</u>	<u>\$17,276,000.00</u>
Certificates or policies ceased to be in force....	<u>2,747</u>	<u>6,029,500.00</u>
Certificates or policies in force Dec. 31.....	<u>6,120</u>	<u>\$11,246,500.00</u>
Losses and claims unpaid Jan. 1.....	48	\$112,000.00
Losses and claims incurred during the year....	165	349,500.00
Total	<u>213</u>	<u>\$461,500.00</u>
Losses and claims paid during year.....	137	308,375.54
Losses and claims unpaid Dec. 31.....	<u>76</u>	<u>\$149,500.00</u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	141	\$276,500.00
Certificates or policies written during the year..	.....	.....
Total	<u>141</u>	<u>\$276,500.00</u>

1901.] FRATERNAL BENEFICIARY ASS'NS.

463

Certificates or policies ceased to be in force.....	42	\$99,500.00
Certificates or policies in force Dec. 31.....	99	\$177,000.00
Losses and claims incurred and paid during year	1	\$3,000.00
Gross amount paid by New Hampshire members without deductions		\$6,059.61

IMPROVED ORDER HEPTASOPHS.

BALTIMORE, MD.

Incorporated August 28, 1878. Commenced business August 23, 1878.

M. G. COHEN, *President.*SAMUEL H. TATTERSALL, *Secretary.*

INCOME, 1901.

Membership fees	\$5,437.41
Assessments, mortuary, \$1,176,379.03; expense, \$37,483.71	1,213,862.74
Medical examiners' fees paid by applicant.....	6,858.00
All other sources	2,739.41
Total income	\$1,228,897.56
Balance on hand Dec. 31, 1900.....	51,738.22
Total net resources	\$1,280,635.78

DISBURSEMENTS, 1901.

Death claims	\$1,081,847.86
Salaries of officers and employees.....	49,755.07
Medical examiners' fees	6,858.00
All other	38,889.62
(Total expense of management, \$95,502.69.)	
Total disbursements	\$1,177,350.55
Balance on hand Dec. 31, 1901.....	\$103,285.23

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	\$103,285.23
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NON-LEDGER ASSETS.

Assessments held by subordinate bodies...	\$106,015.31	
Contingent fund	2,650.00	
Due for supplies	72.89	
	<hr/>	
Total non-ledger assets		\$108,738.20
		<hr/>
Gross assets		\$212,023.43

LIABILITIES.

Death claims due and unpaid.....	\$106,510.75
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Balance	\$105,512.68
	<hr/> <hr/>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	55,102	\$91,694,000.00
Certificates or policies written during year....	4,522	5,693,500.00
	<hr/>	<hr/>
Total	59,624	\$97,387,500.00
Certificates or policies ceased to be in force....	9,320	14,370,000.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31.....	50,304	\$83,017,500.00
	<hr/> <hr/>	<hr/> <hr/>
Losses and claims unpaid Jan. 1.....	29	\$62,000.00
Losses and claims incurred during the year....	640	1,145,260.75
	<hr/>	<hr/>
Total	669	\$1,207,260.75
Losses and claims paid during year.....	613	1,100,750.00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31.....	56	\$106,510.75
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	43	\$53,000.00
Certificates or policies written during the year..	1	1,000.00
	<hr/>	<hr/>
Total	44	\$56,000.00
Certificates or policies ceased to be in force....	17	19,000.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31.....	27	\$37,000.00
	<hr/> <hr/>	<hr/> <hr/>
Gross amount paid by New Hampshire members with- out deductions		\$493.79
		<hr/> <hr/>

INDEPENDENT ORDER OF FORESTERS.

[Insurance Department.]

TORONTO, CANADA.

Incorporated July 22, 1881. Commenced business July 1, 1881.

ORONHYATEKHA, *President*.J. A. MCGILLIVRAY, *Secretary*.

INCOME, 1901.

Premium income	\$2,408,164.17
Interest	141,266.14
All other sources	2,116.67
Total income	\$2,551,546.98
Balance on hand Dec. 31, 1900.....	4,312,987.18
Total	\$6,864,534.16

DISBURSEMENTS, 1901.

Losses and claims	\$1,540,109.12
Advanced payments returned	5,120.38
Salaries and commissions to agents.....	47,569.86
Salaries and other compensation of officers	14,249.96
Medical examiners' fees	766.61
Taxes and fees	3,418.76
Rent, \$5,426.04; legal expenses, \$9,678.20...	15,104.24
Advertising and printing	14,787.84
All other items	24,441.45
(Total expense of management. \$120,338.72.)	
Total disbursements	\$1,665,568.22
Balance on hand Dec. 31, 1901.....	\$5,198,965.94

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$696,713.25
Loans on mortgages	2,762,542.93
Book value of bonds and stocks owned.....	1,248,681.47
Cash in office and banks.....	187,267.13
Special deposits	156,505.55

Temporary loan to Fraternal Society Department.....	\$141,266.14
All other	5,989.47
Total	<u>\$5,198,965.94</u>
Assets of Fraternal Society Department.....	62,865.58
	<u>\$5,261,831.52</u>

NON-LEDGER ASSETS.

Interest due and accrued	\$72,911.45
Rents due and accrued	3,311.87
Due from high and subordinate courts.....	83,720.38
Furniture and fixtures	<u>27,498.13</u>
Total non-ledger assets.....	<u>\$187,441.83</u>
Gross assets	\$5,449,273.35

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	\$107,345.67
Cost of ledger assets above present market value....	<u>797.38</u>
Total	<u>\$108,143.05</u>
Total admitted assets	\$5,341,130.30

LIABILITIES.

Death claims due and unpaid.....	-\$103,056.66
Disability claims due and unpaid.....	89,391.95
Salaries, expenses, etc., due or accrued.....	2,516.98
Advance assessments	4,871.76
All other	<u>75,580.33</u>
Total	<u>\$275,417.68</u>
Balance	<u>\$5,065,712.62</u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Jan. 1.....	177,644	\$206,564,500.00
Certificates or policies written during year....	<u>28,826</u>	<u>23,871,000.00</u>
Total	206,470	\$230,435,500.00
Certificates or policies ceased to be in force....	<u>14,384</u>	<u>13,408,000.00</u>
Certificates or policies in force Dec. 31....	<u>192,086</u>	<u>\$217,027,500.00</u>

1901.]

FRATERNAL BENEFICIARY ASS'NS.

467

Losses and claims unpaid Jan. 1.....	1,244	\$172,823.00
Losses and claims incurred during the year....	13,607	1,763,470.05
Total	14,851	\$1,936,293.05
Losses and claims paid during year.....	11,255	1,733,892.10
Losses and claims unpaid Dec. 31.....	3,596	\$202,400.95

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	1,662	\$1,625,500.00
Certificates or policies written during year....	416	334,000.00
Total	2,078	\$1,959,500.00
Certificates or policies ceased to be in force....	234	230,000.00
Certificates or policies in force Dec. 31.....	1,844	\$1,729,500.00
Losses and claims unpaid Jan. 1.....	1	\$1,000.00
Losses and claims incurred during year.....	325	17,950.91
Total	326	\$18,950.91
Losses and claims paid during year.....	319	17,328.48
Losses and claims unpaid Dec. 31.....	7	\$1,622.43
Gross amount paid by New Hampshire members without deductions		\$19,470.11

FRATERNAL SOCIETY DEPARTMENT.

INCOME, 1901.

Annual dues	\$18,961.96
Per capita tax	217,142.29
Assessments	211,039.96
All other sources	54,958.71
Transferred from contingent account, Insurance Dept..	141,266.14
Total income	\$643,369.06
Balance on hand Dec. 31, 1900.....	135,842.30
Total net resources	\$779,211.36

DISBURSEMENTS, 1901.

Death claims	\$10,770.36
Disability claims	180,041.19

Advance payments returned to rejected applicants	\$3,109.94	
Salaries of officers and employees.....	338,090.66	
All other	184,333.63	
(Total expense of management, \$522,424.29.)		
Total disbursements		\$716,345.78
Balance on hand Dec. 31, 1901.....		<u>\$62,865.58</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	\$62,865.58
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LIABILITIES.

Due Insurance Department	<u>\$141,266.14</u>
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KNIGHTS OF COLUMBUS.

NEW HAVEN, CONN.

Incorporated March 29, 1882. Commenced business February 2, 1882.

EDWARD L. HEARN, *President.*

DANIEL COLWELL, *Secretary.*

INCOME, 1901.

Per capita tax.....	\$56,297.90
Assessments, mortuary, \$323,071.93; reserve, \$25,104.45..	348,176.38
Medical examiners' fees paid by applicant.....	2,090.50
All other sources	<u>25,232.44</u>
Total income	\$431,797.22
Balance on hand Dec. 31, 1900.....	<u>498,425.26</u>
Total net resources	\$930,222.48

DISBURSEMENTS, 1901.

Death claims	\$234,000.00
Salaries of officers and employees.....	31,558.92
Medical examiners' fees	2,402.00
All other	<u>40,456.29</u>
(Total expense of management, \$74,417.21.)	
Total disbursements	\$308,417.21
Balance on hand Dec. 31, 1901.....	<u>\$621,805.27</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages	\$107,000.00
Book value of bonds and stocks owned.....	320,196.68
Cash in bank	189,608.59
Deposited with Insurance Department, Canada.....	5,000.00
Total	<u>\$621,805.27</u>

NON-LEDGER ASSETS.

Assessments held by subordinate bodies....	\$38,624.48
Furniture, fixtures, and supplies.....	11,000.00
Total non-ledger assets	<u>\$49,624.48</u>
Gross assets	<u>\$671,429.75</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$11,000.00
Bills receivable, not secured	38,624.48
Total	<u>\$49,624.48</u>
Total admitted assets	<u>\$621,805.27</u>

LIABILITIES.

Death claims due and unpaid.....	<u>\$36,333.65</u>
Balance	<u><u>\$585,471.62</u></u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	30,436	\$30,729,000.00
Certificates or policies written during year....	3,887	3,887,000.00
Total	<u>34,323</u>	<u>\$34,616,000.00</u>
Certificates or policies ceased to be in force....	1,533	1,543,000.00
Certificates or policies in force Dec. 31.....	<u>32,790</u>	<u><u>\$33,073,000.00</u></u>
Losses and claims unpaid Jan. 1.....	26	\$26,333.65
Losses and claims incurred during the year....	242	244,000.00
Total	<u>268</u>	<u>\$270,333.65</u>
Losses and claims paid during year.....	232	234,000.00
Losses and claims unpaid Dec. 31.....	<u>36</u>	<u><u>\$36,333.65</u></u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	271	\$274,000.00
Certificates or policies written during the year..	14	14,000.00
Total	285	\$288,000.00
Certificates or policies ceased to be in force....	24	25,000.00
Certificates or policies in force Dec. 31.....	261	\$263,000.00
Losses and claims incurred and paid during year	1	\$1,000.00
Gross amount paid by New Hampshire members without deductions		\$2,982.74

KNIGHTS OF HONOR.

St. Louis, Mo.

Incorporated June 20, 1884. Commenced business June 30, 1873.

D. S. BIGGS, *President*.NOAH M. GIVAN, *Secretary*.

INCOME, 1901.

Per capita tax	\$93,378.65
Assessments, mortuary	3,216,217.28
All other sources	8,155.84
Total income	\$3,317,751.77
Balance on hand Dec. 31, 1900.....	90,193.73
Total net resources	\$3,407,945.50

DISBURSEMENTS, 1901.

Death claims	\$3,227,088.94
Salaries of officers and employees.....	39,542.31
Medical examiners' fees	2,500.00
All other	52,158.94
(Total expense of management, \$94,201.25.)	
Total disbursements	\$3,321,290.19
Balance on hand Dec. 31, 1901.....	\$86,655.31

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	\$1,363.47
Cash in bank	136,307.12
Total	<u>\$137,670.59</u>
Less outstanding warrants	51,015.28
Total	<u>\$86,655.31</u>

NON-LEDGER ASSETS.

Interest due	\$432.92
Due from grand lodges	559.16
Assessments held by subordinate bodies....	259,000.00
Furniture, fixtures, and supplies.....	10,181.29
R. J. Breckenridge (judgment)	<u>2,691.05</u>
Total non-ledger assets	<u>\$272,864.42</u>
Gross assets	<u>\$359,519.73</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	\$10,181.29
R. J. Breckenridge (judgment).....	<u>2,691.05</u>
Total	<u>\$12,872.34</u>
Total admitted assets	<u>\$346,647.39</u>

LIABILITIES.

Death claims due and unpaid.....	\$487,400.02
Salaries, rents, expenses, etc., due or accrued	<u>380.50</u>
Total	<u><u>\$487,780.52</u></u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	59,932	\$105,136,500.00
Certificates or policies written during year.....	<u>2,854</u>	<u>2,796,500.00</u>
Total	62,786	\$107,933,000.00
Certificates or policies ceased to be in force....	<u>7,013</u>	<u>11,080,500.00</u>
Certificates or policies in force Dec. 31.....	<u><u>55,773</u></u>	<u><u>\$96,852,500.00</u></u>

Losses and claims unpaid Jan. 1.....	190	\$351,166.67
Losses and claims incurred during the year....	1,706	3,138,322.29
Total	1,896	\$3,489,488.96
Losses and claims paid during year.....	1,752	3,227,088.94
Losses and claims unpaid Dec. 31.....	144	\$262,400.02

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	280	\$514,000.00
Certificates or policies written during year.....	24	18,500.00
Total	304	\$532,500.00
Certificates or policies ceased to be in force....	28	43,500.00
Certificates or policies in force Dec. 31.....	276	\$489,000.00
Losses and claims unpaid Jan. 1.....	1	\$2,000.00
Losses and claims incurred during year.....	7	14,000.00
Total	8	\$16,000.00
Losses and claims paid during year.....	8	\$16,000.00
Gross amount paid by New Hampshire members with- out deductions		\$18,986.20

KNIGHTS AND LADIES OF HONOR.

INDIANAPOLIS, IND.

Incorporated April, 1878. Commenced business September 1, 1877.

L. B. LOCKARD, *President*.C. W. HARVEY, *Secretary*.

INCOME, 1901.

Per capita tax	\$2,429.50
Assessments, mortuary, \$1,230,401.55; expense, \$82,979.32	1,313,380.87
All other sources	5,698.08
Total income	\$1,321,508.45
Balance on hand Dec. 31, 1900.....	17,402.31
Total net resources	\$1,338,910.76

DISBURSEMENTS, 1901.

Death claims	\$1,175,275.00
Salaries of officers and employees.....	65,604.12
Medical examiners' fees	2,500.00
All other	22,372.62
(Total expense of management, \$90,476.74.)	

Total disbursements	<u>\$1,265,751.74</u>
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Balance on hand Dec. 31, 1901.....	<u><u>\$73,159.02</u></u>
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$3,834.00
Cash in bank	64,457.62
All other	4,867.40
Total	<u>\$73,159.02</u>

NON-LEDGER ASSETS.

Interest due	\$112.66
Assessments held by subordinate bodies....	109,600.00
Per capita tax due from lodges.....	1,013.50
Total non-ledger assets	<u>\$110,726.16</u>
Gross assets	<u>\$183,885.18</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	<u>\$1,930.48</u>
Total admitted assets	<u>\$181,954.70</u>

LIABILITIES.

Death claims due and unpaid	\$109,576.00
Salaries, rents, expenses, etc., due or accrued	234.06
All other	3,400.00
Total	<u>\$113,210.06</u>
Balance	<u><u>\$68,744.64</u></u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	49,785	\$57,212,000.00
Certificates or policies written during year.....	7,912	7,133,500.00
Total	<u>57,697</u>	<u>\$64,345,500.00</u>

Certificates or policies ceased to be in force....	\$5,889	5,762,000.00
Certificates or policies in force Dec. 31.....	51,808	\$58,583,500.00
Losses and claims unpaid Jan. 1.....	88	\$110,951.00
Losses and claims incurred during the year....	973	1,181,000.00
Total	1,061	\$1,291,951.00
Losses and claims paid during year.....	967	1,182,375.00
Losses and claims unpaid Dec. 31.....	94	\$109,576.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	159	\$162,500.00
Certificates or policies written during year.....	.....	.....
Total	159	\$162,500.00
Certificates or policies ceased to be in force....	8	8,500.00
Certificates or policies in force Dec. 31.....	151	\$154,000.00
Losses and claims unpaid Jan. 1.....	1	\$1,000.00
Losses and claims incurred during year.....	5	5,000.00
Total	6	\$6,000.00
Losses and claims paid during year.....	6	6,000.00
Gross amount paid by New Hampshire members with- out deductions		\$4,406.99

KNIGHTS OF THE MACCABEES OF THE WORLD.

PORT HURON, MICH.

Incorporated September 11, 1885. Commenced business September 1, 1883.

D. P. MARKEY, *President*.G. J. SIEGLE, *Secretary*.

INCOME, 1901.

Membership fees	\$30,795.70
Per capita tax	4,359.75
Assessments, mortuary, \$2,559,538.84; reserve, \$61,531.12; expense, \$339,368.66	2,960,438.62

1901.] FRATERNAL BENEFICIARY ASS'NS.

475

Medical examiners' fees paid by applicant.....	\$3,443.10
All other sources	41,046.52
Total income	<u>\$3,040,083.69</u>
Balance on hand Dec. 31, 1900.....	1,297,730.19
Total net resources	<u>\$4,337,813.88</u>

DISBURSEMENTS, 1901.

Death claims	\$2,042,647.59
Disability claims	132,520.63
Advance payments returned to applicants..	2,956.02
Salaries of officers and employees.....	137,725.48
Medical examiners' fees	1,755.46
All other	233,419.54
(Total expense of management, \$372,900.48.)	
Total disbursements	<u>\$2,551,024.72</u>
Balance on hand Dec. 31, 1901.....	<u><u>\$1,786,789.16</u></u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	\$87,707.72
Book value of bonds and stocks owned.....	1,192,171.89
Cash in office	1,500.00
Cash in bank	450,856.99
Agents' balances	54,552.56
Total	<u>\$1,786,789.16</u>

NON-LEDGER ASSETS.

Interest due, \$8,527.26; accrued, \$3,453.00....	\$11,980.26
Rents due	170.00
Market value of bonds and stocks over book value	35,463.33
Assessments held by subordinate bodies....	281,983.00
Total non-ledger assets	<u>\$329,596.59</u>
Gross assets	<u>\$2,116,385.75</u>

ITEMS NOT ADMITTED.

Agents' balances unsecured	<u>\$54,552.56</u>
Total admitted assets	<u>\$2,061,833.19</u>

LIABILITIES.

Claims due and unpaid	\$402,550.00	
Salaries, rents, expenses, etc., due or accrued	24,425.59	
Total		\$426,975.59
Balance		\$1,634,857.60

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	203,832	\$286,860,000.00
Certificates or policies written during year....	56,789	63,108,000.00
Total	260,619	\$349,968,000.00
Certificates or policies ceased to be in force....	20,320	23,948,000.00
Certificates or policies in force Dec. 31.....	240,299	\$326,020,000.00
Losses and claims unpaid Jan. 1.....	205	\$308,200.00
Losses and claims incurred during the year....	1,492	\$2,208,510.00
Total	1,697	\$2,516,710.00
Losses and claims paid during year.....	1,439	2,114,160.00
Losses and claims unpaid Dec. 31.....	258	\$402,550.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	1,040	\$546,000.00
Certificates or policies written during year.....	687	309,500.00
Total	1,727	\$855,500.00
Certificates or policies ceased to be in force....	247	106,500.00
Certificates or policies in force Dec. 31....	1,480	\$749,000.00
Losses and claims incurred and paid during year	2	\$1,500.00
Gross amount paid by New Hampshire members without deductions		\$4,854.60

ENDOWMENT RANK KNIGHTS OF PYTHIAS.

CHICAGO, ILL.

Incorporated October 15, 1875. Commenced business November 7, 1877.

CHARLES F. S. NEAL, *President*.SAMUEL M. SMITH, *Secretary*.

INCOME, 1901.

Membership fees	\$10,903.46
Per capita tax	172,311.56
Assessments, mortuary	1,620,023.23
All other sources	32,813.16
Total income	\$1,836,033.43
Balance on hand Dec. 31, 1900.....	512,851.17
Total net resources	\$2,348,904.60

DISBURSEMENTS, 1901.

Death claims	\$1,648,047.45
Advance payments returned to rejected applicants	7,315.61
Salaries of officers and employees	94,044.53
Medical examiners' fees	21,458.05
All other	80,898.40
(Total expense of management, \$196,400.98.)	
Total disbursements	\$1,851,764.04
Balance on hand Dec. 31, 1901.....	\$497,140.56

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	\$31,000.00
Loans on mortgages	33,100.00
Book value of bonds and stocks owned	2,850.00
Cash in office	300.00
Cash in bank	20,008.83
All other	116,595.14
Total	\$203,853.97

NON-LEDGER ASSETS.

Interest due, \$2,469.14; accrued, \$2,491.68...	\$1,960.82	
Rents accrued	7,855.30	
Market value of bonds and stocks over book value	405.00	
Assessments held by subordinate bodies....	6,807.51	
Furniture, fixtures, and supplies	5,058.25	
All other	8,046.03	
	<hr/>	
Total non-ledger assets		\$33,132.91
		<hr/>
Gross assets		\$236,986.88

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	\$5,058.25	
Bills receivable, not secured	569.69	
Agents' balances unsecured	2,030.80	
Depreciation in assets	2,200.00	
	<hr/>	
Total		\$9,858.74
		<hr/>
Total admitted assets		\$227,128.14

LIABILITIES.

Death claims due and unpaid.....	\$248,500.00	
Salaries, rents, expenses, etc., due or accrued	34,416.67	
Advance assessments	2,583.33	
All other	330.88	
	<hr/>	
Total		\$285,830.88
		<hr/>
Balance		\$58,702.74
		<hr/> <hr/>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	66,561	\$116,363,500.00
Certificates or policies written during year....	14,825	22,050,500.00
	<hr/>	<hr/>
Total	81,386	\$138,414,000.00
Certificates or policies ceased to be in force....	24,311	37,148,500.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31.....	57,075	\$101,265,500.00
	<hr/>	<hr/>
Losses and claims unpaid Jan. 1.....	259	\$549,500.00
Losses and claims incurred during the year....	721	1,416,500.00
	<hr/>	<hr/>
Total	980	\$1,966,000.00

Losses and claims paid during year.....	862	\$1,717,500.00
Losses and claims unpaid Dec. 31.....	118	\$248,500.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	564	\$773,000.00
Certificates or policies written during year.....	87	131,500.00
Total	651	\$904,500.00
Certificates or policies ceased to be in force....	259	359,000.00
Certificates or policies in force Dec. 31.....	392	\$545,500.00
Losses and claims unpaid Jan. 1.....	1	\$3,000.00
Losses and claims incurred during year.....	11	22,000.00
Total	12	\$25,000.00
Losses and claims paid during year.....	11	22,000.00
Gross amount paid by New Hampshire members without deductions		\$11,715.43

LADIES' CATHOLIC BENEVOLENT ASSOCIATION.

ERIE, PA.

Incorporated March, 1889. Commenced business April 9, 1890.

MRS. E. B. MCGOWAN, *President*.MRS. J. A. ROYER, *Secretary*.

INCOME, 1901.

Membership fees	\$5,732.00
Per capita tax	29,168.00
Assessments, mortuary, \$407,310.16; reserve, \$21,006.52...	428,316.68
All other sources	31,065.62
Total income	\$494,282.30
Balance on hand Dec. 31, 1900.....	114,297.37
Total net resources	\$608,579.67

DISBURSEMENTS, 1901.

Death claims	\$408,500.00
Salaries of officers and employees	8,930.00

All other \$55,221.80
 (Total expense of management, \$64,151.80.)

Total disbursements \$472,651.80

Balance on hand Dec. 31, 1901..... \$135,927.87

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office \$3,388.33

Cash in bank 132,539.54

Total \$135,927.87

LIABILITIES.

Death claims due and unpaid..... \$65,500.00

Balance \$70,427.87

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	57,169	\$49,825,000.00
Certificates or policies written during year....	12,405	11,825,000.00
Total	69,574	\$61,650,000.00
Certificates or policies ceased to be in force....	812	691,000.00
Certificates or policies in force Dec. 31.....	68,762	\$60,959,000.00
Losses and claims unpaid Jan. 1.....	51	\$44,000.00
Losses and claims incurred during the year....	475	430,000.00
Total	526	\$474,000.00
Losses and claims paid during year.....	456	408,500.00
Losses and claims unpaid Dec. 31.....	70	\$65,500.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	90	\$65,500.00
Certificates or policies written during year....	72	68,000.00
Total	162	\$133,500.00
Certificates or policies ceased to be in force....	3	3,000.00
Certificates or policies in force Dec. 31.....	159	\$130,500.00
Gross amount paid by New Hampshire members with- out deductions		<u>\$733.71</u>

LADIES OF THE MACCABEES OF THE WORLD.

PORT HURON, MICH.

Incorporated April 6, 1897. Commenced business October 1, 1892.

LILLIAN M. HOLLISTER, *President*.BINA M. WEST, *Secretary*.

INCOME, 1901.

Membership fees	\$15,577.98
Per capita tax	38,115.41
Assessments, mortuary, \$495,630.84; reserve, \$81,751.16; expense, \$67,586.02	644,968.02
Medical examiners' fees paid by applicant.....	2,383.25
All other sources	13,345.37
Total income	\$714,390.03
Balance on hand Dec. 31, 1900.....	293,975.53
Total net resources	\$1,008,365.56

DISBURSEMENTS, 1901.

Death claims	\$417,486.58
Disability claims	4,850.00
Advance payments returned to applicants..	6,960.85
Salaries of officers and employees.....	57,685.14
Medical examiners' fees	2,333.35
All other	90,976.03
(Total expense of management, \$150,994.52.)	
Total disbursements	\$580,291.95
Balance on hand Dec. 31, 1901.....	\$428,073.61

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned	\$192,525.90
Cash in office	5,191.89
Cash in bank	230,355.82
Total	\$428,073.61

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	\$750.00	
Per capita tax held by subordinate bodies..	5,000.00	
Furniture, fixtures, and supplies	15,292.99	
Total non-ledger assets		\$21,042.99
Gross assets		\$449,116.60

ITEMS NOT ADMITTED.

Furniture, fixtures, safes, supplies, etc.....	\$15,292.99	
Total admitted assets		\$433,823.61

LIABILITIES.

Death claims due and unpaid.....	\$40,550.00	
Salaries, rents, expenses, etc., due or accrued	12,182.17	
All other	6,030.16	
Total		\$58,762.33
Balance		\$375,061.28

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	65,336	\$62,103,633.00
Certificates or policies written during year.....	16,003	12,618,000.00
Total	81,339	\$74,721,633.00
Certificates or policies ceased to be in force....	4,116	3,981,781.00
Certificates or policies in force Dec. 31....	77,223	\$70,739,852.00
Losses and claims unpaid Jan. 1.....	53	\$56,000.00
Losses and claims incurred during the year....	483	425,100.00
Total	536	\$481,100.00
Losses and claims paid during year.....	495	440,550.00
Losses and claims unpaid Dec. 31.....	41	\$40,550.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	158	\$144,500.00
Certificates or policies written during year.....	25	23,000.00
Total	183	\$167,500.00
Certificates or policies ceased to be in force....	32	27,000.00
Certificates or policies in force Dec. 31.....	151	\$140,500.00
Losses and claims unpaid Jan. 1.....	2	\$2,000.00
Losses and claims paid during year.....	2	2,000.00
Gross amount paid by New Hampshire members without deductions		\$1,479.98

LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE ASSOCIATION.

CLEVELAND, OHIO.

Incorporated March 1, 1894. Commenced business March 1, 1894.

WILLIAM E. FUTCH, *President.*

WILLIAM B. PREXTER, *Secretary.*

INCOME, 1901.

Membership fees	\$2,739.25
Assessments, mortuary, \$939,911.25; reserve, \$13,778.80	953,690.05
All other sources	2,135.02
Total income	\$958,564.32
Balance on hand Dec. 31, 1900.....	91,436.37
Total net resources	\$1,050,000.69

DISBURSEMENTS, 1901.

Death claims	\$899,250.00
Salaries of officers and employees.....	36,382.47
All other	3,936.49
(Total expense of management, \$40,318.96.)	
Total disbursements	\$939,568.96
Balance on hand Dec. 31, 1901.....	\$110,431.73

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	<u><u>\$110,431.73</u></u>
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LIABILITIES.

(None.)

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	71,619	\$53,714,250.00
Certificates or policies written during year....	9,432	7,074,000.00
Total	<u>81,051</u>	<u>\$60,788,250.00</u>
Certificates or policies ceased to be in force....	4,002	3,001,500.00
Certificates or policies in force Dec. 31....	<u><u>77,049</u></u>	<u><u>\$57,786,750.00</u></u>
Losses and claims unpaid Jan. 1.....	95	\$71,250.00
Losses and claims incurred during the year....	1,240	981,000.00
Total	<u>1,335</u>	<u>\$1,052,250.00</u>
Losses and claims paid during year.....	1,301	975,750.00
Losses and claims unpaid Dec. 31.....	<u><u>34</u></u>	<u><u>\$76,500.00</u></u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	198	\$148,500.00
Certificates or policies written during year....	46	34,500.00
Total	<u>244</u>	<u>\$183,000.00</u>
Certificates or policies ceased to be in force....	10	7,500.00
Certificates or policies in force Dec. 31.....	<u><u>234</u></u>	<u><u>\$175,500.00</u></u>
Losses and claims incurred and paid during year	<u>6</u>	<u>\$4,500.00</u>
Gross amount paid by New Hampshire members without deductions		<u><u>\$2,895.50</u></u>

MERRIMACK COUNTY ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

CONCORD, N. H.

Organized March 4, 1871. Commenced business March 4, 1871.

LEWIS B. HOIT, *President.*

JOHN W. BOURLET, *Secretary.*

INCOME, 1901.

Membership fees	\$8.00
Assessments, mortuary	16,893.57
All other sources	16.52
Total income	\$16,918.09
Balance on hand Dec. 31, 1900.....	2,796.29
Total net resources	\$19,714.38

DISBURSEMENTS, 1901.

Death claims	\$10,373.59
Salaries of officers and employees.....	780.00
All other	529.52
(Total expense of management, \$1,309.52.)	
Total disbursements	\$11,683.11
Balance on hand Dec. 31, 1901.....	\$8,031.27

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in office	\$2,391.55
Cash in bank	5,639.72
Total	\$8,031.27

LIABILITIES.

(None.)

BUSINESS OF 1901.*

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	1,012	.....
Certificates or policies written during year.....	4	.....
Total	1,016	.....
Certificates or policies ceased to be in force....	106	.....
Certificates or policies in force Dec. 31.....	910	.....
Losses and claims incurred during the year.....	26	.....
Losses and claims paid during year.....	23	\$10,373.59
Gross amount paid by New Hampshire members with- out deductions		\$16,893.57

NATIONAL ASSOCIATION OF RAILWAY POSTAL CLERKS.

PORTSMOUTH, N. H.

Incorporated December 14, 1898. Commenced business December 14, 1898.

C. L. SHAFFER, *President.*

GEORGE A. WOOD, *Secretary.*

INCOME, 1901.

Membership fees	\$4,480.00
Per capita tax	954.00
Assessments	46,654.00
All other sources	472.50
Total income	\$52,560.50
Balance on hand Dec. 31, 1900.....	18,203.46
Total net resources	\$70,763.96

DISBURSEMENTS, 1901.

Death claims	\$9,000.00
Disability claims	23,440.82
Advance payments returned to applicants..	260.00

*No business transacted outside the state.

Salaries of officers and employees.....	\$1,891.98
Medical examiners' fees	22.85
All other	2,992.80
(Total expense of management, \$4,907.63.)	

Total disbursements	\$37,608.45
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Balance on hand Dec. 31, 1901.....	\$33,155.51
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Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned	\$22,735.50
Cash in office	45.48
Cash in bank	10,374.53
Total	\$33,155.51

LIABILITIES.

(None.)

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	3,048	\$9,144,000.00
Certificates or policies written during year....	2,112	6,336,000.00
Total	5,160	\$15,480,000.00
Certificates or policies ceased to be in force....	159	477,000.00
Certificates or policies in force Dec. 31.....	5,001	\$15,003,000.00
Losses and claims incurred and paid during the year	369	\$32,440.82

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	11	\$33,000.00
Certificates or policies written during year.....	12	36,000.00
Total	23	\$69,000.00
Certificates or policies ceased to be in force.....	.....	.....
Certificates or policies in force Dec. 31.....	23	\$69,000.00
Gross amount paid by New Hampshire members with- out deductions		\$167.14

NEW ENGLAND ORDER OF PROTECTION.

BOSTON, MASS.

Incorporated November 12, 1887. Commenced business November 17, 1887.

JAMES H. FLINT, *President*.DANIEL M. FRYE, *Secretary*.

INCOME, 1901.

Membership fees	\$9,998.75
Per capita tax	90,381.03
Assessments, mortuary	539,731.42
Medical examiners' fees paid by applicant.....	7,036.00
All other sources	1,784.42
Total income	\$648,931.62
Balance on hand Dec. 31, 1900.....	21,318.00
Total net resources	\$670,249.62

DISBURSEMENTS, 1901.

Death claims	\$485,000.00
Fees and taxes paid grand and local lodges	81,405.28
Salaries of officers and employees.....	11,873.12
Medical examiners' fees	5,912.00
All other	9,066.14
(Total expense of management, \$108,256.54.)	
Total disbursements	\$593,256.54
Balance on hand Dec. 31, 1901.....	\$76,993.08

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in banks	\$76,993.08
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NON-LEDGER ASSETS.

Assessments held by subordinate bodies.....	\$23,000.00
Gross assets	\$99,993.08

LIABILITIES.

Death claims due and unpaid	\$33,000.00
Balance	\$66,993.08

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	29,125	\$49,881,000.00
Certificates or policies written during year.....	3,187	4,075,000.00
Total	32,312	\$53,956,000.00
Certificates or policies ceased to be in force....	1,695	2,631,000.00
Certificates or policies in force Dec. 31.....	30,617	\$51,325,000.00
Losses and claims unpaid Jan. 1.....	21	\$44,000.00
Losses and claims incurred during the year....	264	474,000.00
Total	285	\$518,000.00
Losses and claims paid during year.....	266	485,000.00
Losses and claims unpaid Dec. 31.....	19	\$33,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	1,373	\$2,061,000.00
Certificates or policies written during year.....	189	227,000.00
Total	1,562	\$2,288,000.00
Certificates or policies ceased to be in force....	115	160,000.00
Certificates or policies in force Dec. 31.....	1,447	\$2,128,000.00
Losses and claims unpaid Jan. 1.....	1	\$2,000.00
Losses and claims incurred during year.....	13	21,000.00
Total	14	\$23,000.00
Losses and claims paid during year.....	14	23,000.00
Gross amount paid by New Hampshire members with- out deductions		\$21,610.33

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

LAKEPORT, N. H.

Incorporated September, 1874. Commenced business September, 1874.

E. P. HODGDON, *President*.

F. R. ADAMS, *Secretary*.

INCOME, 1901.

Assessments, mortuary	\$3,186.00
Balance on hand Dec. 31, 1900.....	782.47
Total net resources	<u>\$3,968.47</u>

DISBURSEMENTS, 1901.

Death claims	\$3,306.10
Salaries of officers	80.00
All other	97.59
(Total expense of management, \$177.59.)	
Total disbursements	<u>\$3,483.69</u>
Balance on hand Dec. 31, 1901.....	<u>\$484.78</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	<u>\$484.78</u>
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LIABILITIES.

(None.)

BUSINESS OF 1901.*

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	407	.....
Certificates or policies written during year.....	.....	.....
Total	<u>407</u>	.....
Certificates or policies ceased to be in force.....	<u>143</u>	.....
Certificates or policies in force Dec. 31.....	<u>264</u>	.....
Gross amount paid by New Hampshire members with- out deductions		<u>\$3,186.00</u>

*No business transacted outside the state.

PATRONS' RELIEF ASSOCIATION.

MANCHESTER, N. H.

Incorporated February 24, 1900. Commenced business January 1, 1879.

N. J. BACHELDER, *President.*GEORGE R. DRAKE, *Secretary.*

INCOME, 1901.

Membership fees	\$212.00
Per capita tax	741.50
Assessments, mortuary	10,413.65
Total income	\$11,367.15
Balance on hand Dec. 31, 1900.....	3,717.13
Total net resources	\$15,084.28

DISBURSEMENTS, 1901.

Death claims	\$13,010.99
Salaries of officers and employees.....	225.00
All other	665.07
(Total expense of management, \$890.07.)	
Total disbursements	\$13,901.06
Balance on hand Dec. 31, 1901.....	\$1,183.22
Invested in the following:	

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	\$1,183.22
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LIABILITIES.

(None.)

BUSINESS OF 1901.*

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Jan. 1.....	796	.....
Certificates or policies written during year.....	106	.....
Total	902	.....

*No business transacted outside the state.

Certificates or policies ceased to be in force.....	147	.....
Certificates or policies in force Dec. 31.....	755	.....
	<u>755</u>	<u>.....</u>
Losses and claims incurred and paid during year	17	\$13,010.99
	<u>17</u>	<u>\$13,010.99</u>
Gross amount paid by New Hampshire members without deductions		\$10,413.65
		<u>\$10,413.65</u>

UNITED ORDER OF THE PILGRIM FATHERS.

LAWRENCE, MASS.

Incorporated March 15, 1879. Commenced business March 15, 1879.

H. S. TREADWELL, *President*.

NATHAN CRARY, *Secretary*.

INCOME, 1901.

Per capita tax	\$22,488.57
Assessments, mortuary	459,330.12
Medical examiners' fees paid by applicant.....	2,512.00
All other sources	3,288.62
Total income	\$487,619.31
Balance on hand Dec. 31, 1900.....	9,701.42
Total net resources	\$497,320.73

DISBURSEMENTS, 1901.

Death claims	\$440,150.00
Salaries of officers and employees.....	8,333.82
Medical examiners' fees	2,512.00
All other	11,980.54
(Total expense of management, \$28,826.36.)	
Total disbursements	\$462,976.36
Balance on hand Dec. 31, 1901.....	\$34,344.37

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	\$3,000.00
Cash in bank	31,344.37
Total	\$34,344.37

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	\$1,000.00	
Assessments held by subordinate bodies....	24,381.69	
		<hr/>
Total non-ledger assets		\$25,381.69
		<hr/>
Gross assets		\$59,726.06

LIABILITIES.

Death claims due and unpaid.....		\$48,000.00
		<hr/>
Balance		\$11,726.06
		<hr/> <hr/>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	22,311	\$34,684,500.00
Certificates or policies written during year....	1,183	1,223,500.00
		<hr/>
Total	23,494	\$35,908,000.00
Certificates or policies ceased to be in force....	1,149	1,695,000.00
		<hr/>
Certificates or policies in force Dec. 31.....	22,345	\$34,213,000.00
		<hr/> <hr/>
Losses and claims unpaid Jan. 1.....	25	\$43,000.00
Losses and claims incurred during the year....	275	446,500.00
		<hr/>
Total	300	\$489,500.00
Losses and claims paid during year.....	273	441,500.00
		<hr/>
Losses and claims unpaid Dec. 31.....	27	\$48,000.00
		<hr/> <hr/>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	2,915	\$4,578,500.00
Certificates or policies written during year....	82	81,500.00
		<hr/>
Total	2,997	\$4,660,000.00
Certificates or policies ceased to be in force....	144	221,500.00
		<hr/>
Certificates or policies in force Dec. 31....	2,853	\$4,438,500.00
		<hr/> <hr/>
Losses and claims unpaid Jan. 1.....	2	\$3,000.00
Losses and claims incurred during year.....	33	53,000.00
		<hr/>
Total	35	\$56,000.00
Losses and claims paid during year.....	32	50,000.00
		<hr/> <hr/>
Gross amount paid by New Hampshire members without deductions		\$59,629.67
		<hr/> <hr/>

SUPREME COUNCIL OF THE ROYAL ARCANUM.

BOSTON, MASS.

Incorporated November 5, 1877. Commenced business June 23, 1877.

JOSEPH A. LANGFITT, *President*.W. O. ROBSON, *Secretary*.

INCOME, 1901.

Changes of benefit certificates	\$2,948.00
Annual dues	174,906.00
Assessments, mortuary	6,860,988.17
All other sources	102,452.15
Total income	\$7,141,294.32
Balance on hand Dec. 31, 1900.....	1,960,870.43
Total net resources	\$9,102,164.75

DISBURSEMENTS, 1901.

Death claims	\$6,595,104.66
Changes of benefit certificate fees.....	12.00
Salaries of officers and employees.....	143,645.09
Loss on real estate and securities sold.....	9,052.78
All other	48,655.66
(Total expense of management, \$201,353.53.)	
Total disbursements	\$6,796,470.19
Balance on hand Dec. 31, 1901.....	\$2,305,694.56

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	\$51,170.97
Book value of bonds and stocks owned.....	1,586,367.62
Cash in bank	668,155.97
Total	\$2,305,694.56

NON-LEDGER ASSETS.

Interest due and accrued.....	\$21,212.25
Assessments held by subordinate bodies.....	582,951.44
Furniture, fixtures, and supplies.....	16,010.57
All other	26.30
Total non-ledger assets	\$620,200.56
Gross assets	\$2,925,895.12

ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$13,244.10	
Bills receivable, not secured	2,511.27	
Treasurer's fine account.....	26.30	
Agents' balances not secured	255.20	
Depreciation in assets	7,220.12	
	<hr/>	
Total		\$23,256.99
		<hr/>
Total admitted assets		\$2,902,638.13

LIABILITIES.

Losses due and unpaid.....	\$746,233.36	
All other	1,964.46	
	<hr/>	
Total		\$748,197.82
		<hr/>
Balance		\$2,154,440.31
		<hr/> <hr/>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	210,074	\$558,825,000.00
Certificates or policies written during year....	31,055	48,646,500.00
	<hr/>	<hr/>
Total	241,129	\$607,471,500.00
Certificates or policies ceased to be in force....	9,997	21,767,500.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31....	231,132	\$585,704,000.00
	<hr/> <hr/>	<hr/> <hr/>
Losses and claims unpaid Jan. 1.....	269	\$754,923.80
Losses and claims incurred during the year....	2,375	6,582,025.00
	<hr/>	<hr/>
Total	2,644	\$7,336,948.80
Losses and claims paid during year.....	2,379	6,610,715.44
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31.....	264	\$726,233.36
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	555	\$1,422,000.00
Certificates or policies written during the year..	67	89,000.00
	<hr/>	<hr/>
Total	622	\$1,511,000.00
Certificates or policies ceased to be in force....	31	52,000.00
	<hr/>	<hr/>
Certificates or policies in force Dec. 31....	591	\$1,459,000.00
	<hr/> <hr/>	<hr/> <hr/>

Losses and claims incurred during the year....	6	\$16,000.00
Losses and claims paid during year.....	5	13,000.00
		<hr/>
Gross amount paid by New Hampshire members with- out deductions		\$18,624.58
		<hr/>

ROYAL TEMPLARS.

BUFFALO, N. Y.

Incorporated July 1, 1878. Commenced business February 3, 1877.

FRANK D. MUSE, *President*.

ESBON B. REW, *Secretary*.

INCOME, 1901.

Membership fees	\$1,741.50
Per capita tax	21,793.92
Assessments, mortuary	328,390.24
Medical examiners' fees paid by applicant	609.35
All other sources	8,173.60
	<hr/>
Total income	\$360,708.61
Balance on hand Dec. 31, 1900.....	41,110.04
	<hr/>
Total net resources	\$401,818.65

DISBURSEMENTS, 1901.

Death claims	\$299,451.22
Disability claims	6,300.00
Salaries of officers and employees.....	29,365.85
All other	11,591.11
(Total expense of management, \$40,956.96.)	
	<hr/>
Total disbursements	\$346,708.18
	<hr/>
Balance on hand Dec. 31, 1901.....	\$55,110.47
	<hr/>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate.....	\$2,552.62
Loans on mortgages	15,800.00

Cash in bank	\$16,057.86
Cash in hands of local secretaries.....	20,699.99
Total	<u>\$55,110.47</u>

NON-LEDGER ASSETS.

Interest due and accrued	\$408.83
Market value of real estate over book value	1,947.38
Furniture, fixtures, and supplies.....	3,800.00
Total non-ledger assets	<u>\$6,156.21</u>
Gross assets	<u>\$61,266.68</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$3,800.00
Total admitted assets	<u>\$57,466.68</u>

LIABILITIES.

Death claims due and unpaid	\$36,400.00
Balance	<u>\$21,066.68</u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	12,097	\$14,389,150.00
Certificates or policies written during year....	3,055	2,202,750.00
Total	<u>15,152</u>	<u>\$16,591,900.00</u>
Certificates or policies ceased to be in force....	1,496	986,750.00
Certificates or policies in force Dec. 31.....	<u>13,656</u>	<u>\$15,605,150.00</u>
Losses and claims unpaid Jan. 1.....	72	\$98,000.00
Losses and claims incurred during the year....	232	322,300.00
Total	<u>304</u>	<u>\$420,300.00</u>
Losses and claims paid during year.....	228	318,350.00
Losses and claims unpaid Dec. 31.....	<u>76</u>	<u>\$101,950.00</u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	101	\$119,250.00
Certificates or policies written during the year..	.....	.....
Total	<u>101</u>	<u>\$119,250.00</u>

Certificates or policies ceased to be in force....	7	\$9,500.00
Certificates or policies in force Dec. 31.....	94	\$109,750.00
Losses and claims unpaid Jan. 1.....	2	\$2,000.00
Losses and claims incurred during the year....	3	6,000.00
Total	5	\$8,000.00
Losses and claims paid during year.....	4	6,000.00
Gross amount paid by New Hampshire members without deductions		\$4,383.12

ORDER OF SCOTTISH CLANS.

BOSTON, MASS.

Incorporated July 5, 1881. Commenced business November 30, 1878.

W. H. STEEN, *President.*PETER KERR, *Secretary.*

INCOME, 1901.

Bequeathment certificates	\$1,107.50
Per capita tax	7,603.00
Assessments, mortuary	69,029.07
Medical examiners' fees paid by applicant.....	27.00
All other sources	593.09
Total income	\$78,359.66
Balance on hand Dec. 31, 1900.....	31,649.35
Total net resources	\$110,009.01

DISBURSEMENTS, 1901.

Death claims	\$61,600.00
Salaries of officers and employees.....	2,933.00
Medical examiners' fees	105.50
Lost through ex-treasurer	14,395.63
All other	8,132.13
(Total expense of management, \$11,170.63.)	
Total disbursements	\$87,166.26
Balance on hand Dec. 31, 1901.....	\$22,842.75

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	\$22,842.75
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NON-LEDGER ASSETS.

Assessments held by subordinate bodies.....	\$5,500.00
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Gross assets	\$28,342.75
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LIABILITIES.

Death claims due and unpaid	\$4,250.00
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Balance	\$24,092.75
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BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	6,061	\$5,040,000.00
Certificates or policies written during year....	1,075	525,000.00
Total	7,136	\$5,565,000.00
Certificates or policies ceased to be in force....	559	215,100.00
Certificates or policies in force Dec. 31.....	6,577	\$5,349,900.00
Losses and claims unpaid Jan. 1.....	4	\$8,000.00
Losses and claims incurred during the year....	63	57,850.00
Total	67	\$65,850.00
Losses and claims paid during year.....	64	61,600.00
Losses and claims unpaid Dec. 31.....	3	\$4,250.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	126	\$84,000.00
Certificates or policies written during year....	12	5,000.00
Total	138	\$89,000.00
Certificates or policies ceased to be in force....	5	1,500.00
Certificates or policies in force Dec. 31.....	133	\$87,500.00
Gross amount paid by New Hampshire members with- out deductions		\$1,070.55

SOCIETE DES ARTISANS CANADIENS-FRANCAIS.]

MONTREAL, CANADA.

Incorporated December 28, 1876. Commenced business August 14, 1877.

JOSEPH THIBEAULT, *President*.GERMAIN BEAULIEU, *Secretary*.

INCOME, 1901.

Membership fees	\$7,619.28
Per capita tax	20,124.59
Assessments, mortuary, \$100,931.10; disability, \$59,200.09; reserve, \$34,973.00	195,104.19
Medical examiners' fees paid by applicant.....	663.50
All other sources	11,540.96
Total income	\$235,052.52
Balance on hand Dec. 31, 1900.....	257,467.59
Total net resources	\$492,520.11

BUSINESS OF 1901.

Death claims	\$96,800.00
Disability claims	400.00
Advance payments returned to applicants...	48.55
Salaries of officers and employees.....	8,761.12
Medical examiners' fees	551.00
All other	12,923.20
(Total expense of management, \$22,235.32.)	
Total disbursements	\$173,852.17
Balance on hand Dec. 31, 1901.....	\$318,667.94

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Loans on mortgages	\$263,472.21
Loans secured by pledge of bonds, stocks, etc.....	5,679.86
Cash in office	397.98
Cash in bank	44,117.89
Special deposit with commission at Ottawa.....	5,000.00
Total	\$318,667.94

NON-LEDGER ASSETS.

Interest due, \$1,296.03; accrued, \$340.33.....	\$1,636.36
Furniture, fixtures, and supplies	5,653.17
Total non-ledger assets	<u>\$7,289.53</u>
Gross assets	<u>\$325,957.47</u>

ITEMS NOT ADMITTED.

Furniture, fixtures, sales, supplies, etc.....	\$5,653.17
Total admitted assets	<u>\$320,304.30</u>

LIABILITIES.

Death claims due and unpaid	\$7,000.00
Balance	<u>\$313,304.30</u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	14,846	\$14,786,000.00
Certificates or policies written during year.....	2,704	2,672,200.00
Total	<u>17,550</u>	<u>\$17,458,200.00</u>
Certificates or policies ceased to be in force....	1,266	1,259,800.00
Certificates or policies in force Dec. 31.....	<u>16,284</u>	<u>\$16,198,400.00</u>
Losses and claims unpaid Jan. 1.....	6	\$5,600.00
Losses and claims incurred during the year....	103	98,600.00
Total	<u>109</u>	<u>\$104,200.00</u>
Losses and claims paid during year.....	102	97,200.00
Losses and claims unpaid Dec. 31.....	<u>7</u>	<u>\$7,000.00</u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	291	\$291,000.00
Certificates or policies written during the year..	77	77,000.00
Total	<u>368</u>	<u>\$368,000.00</u>
Certificates or policies ceased to be in force....	51	51,000.00
Certificates or policies in force Dec. 31.....	<u>317</u>	<u>\$317,000.00</u>

Losses and claims incurred and paid during year	<u>1</u>	<u>\$1,000.00</u>
Gross amount paid by New Hampshire members without deductions		<u>\$2,389.70</u>

SOCIETE ST. JEAN BAPTISTE.

MANCHESTER, N. H.

Incorporated February, 1901. Commenced business April 22, 1871.

L. A. LEVESQUE, *President.*

ARTHUR DE MONTIGNY, *Secretary.*

INCOME, 1901.

Membership fees	\$1,648.00
Assessments, mortuary	294.00
All other sources	445.33
Total income	<u>\$2,387.33</u>
Balance on hand Dec. 31, 1900.....	2,033.73
Total net resources	<u>\$4,421.06</u>

DISBURSEMENTS, 1901.

Death claims	\$282.00
Disability claims	2,191.50
Salaries of employees	60.60
All other	904.20
(Total expense of management, \$964.80.)	
Total disbursements	<u>\$3,438.30</u>
Balance on hand Dec. 31, 1901.....	<u>\$982.76</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	<u>\$982.76</u>
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LIABILITIES.

(None.)

BUSINESS OF 1901.*

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	281	.....
Certificates or policies written during year....	1	.....
	<hr/>	<hr/>
Certificates or policies in force Dec. 31.....	282	.....
	<hr/>	<hr/>
Gross amount paid by New Hampshire members with- out deductions		\$1,942.00
		<hr/>

ORDER UNITED AMERICAN MECHANICS.

PHILADELPHIA, PA.

Incorporated September, 1879. Commenced business September, 1879.

GEORGE POULSON, *President.*JOHN SERVER, *Secretary.*

INCOME, 1901.

Per capita tax	\$8.00
Assessments, mortuary	171.25
All other sources	78.75
	<hr/>
Total income	\$258.00
Balance on hand Dec. 31, 1900.....	3,608.09
	<hr/>
Total net resources	\$3,866.09

DISBURSEMENTS, 1901.

Death claims	\$164.00
All other	30.91
(Total expense of management, \$30.91.)	<hr/>
Total disbursements	\$194.91
	<hr/>
Balance on hand Dec. 31, 1901.....	\$3,671.18
	<hr/>

*No business transacted outside the state.

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	\$3,421.18
Bills receivable	250.00
Total assets	<u>\$3,671.18</u>

LIABILITIES.

(None.)

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	203	.....
Certificates or policies written during year.....	.....	.....
Total	203	.....
Certificates or policies ceased to be in force.....	45	.....
Certificates or policies in force Dec. 31.....	158	.....
Losses and claims paid during year.....	1	\$164.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	6	.....
Certificates or policies written during the year..	.....	.....
Total	6	.....
Certificates or policies ceased to be in force.....	1	.....
Certificates or policies in force Dec. 31.....	5	.....
Gross amount paid by New Hampshire members with- out deductions		Not given.

GRAND LODGE ANCIENT ORDER UNITED WORK- MEN OF MASSACHUSETTS.

BOSTON, MASS.

Incorporated February 9, 1883. Commenced business February 25, 1879.

ORVILLE A. WARD, *President.*

EDWARD BURTT, *Secretary.*

INCOME, 1901.

Membership fees	\$2,902.00
Per capita tax	53,019.00
Assessments, mortuary	1,119,656.52
Medical examiners' fees paid by applicant.....	2,684.35
All other sources	5,048.19
Total income	<u>\$1,186,810.06</u>
Balance on hand Dec. 31, 1900.....	162,675.97
Total net resources	<u>\$1,349,486.03</u>

DISBURSEMENTS, 1901.

Death claims	\$1,014,000.00
Relief and guaranty funds	126,697.00
Advance payments returned to rejected applicants	692.00
Charity fund	50.00
Fees and dues retained by subordinate lodges	4,856.96
Salaries of officers and employees.....	14,989.32
Medical examiners' fees	2,684.35
All other	45,486.67
(Total expense of management, \$68,067.30.)	
Total disbursements	<u>\$1,209,456.30</u>
Balance on hand Dec. 31, 1901.....	<u>\$140,029.73</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of real estate	\$26,000.00
Cash in bank	114,029.73
Total	<u>\$140,029.73</u>

LIABILITIES.

Death claims due and unpaid	\$38,000.00
Balance	<u>\$102,029.73</u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	59,033	\$117,325,000.00
Certificates or policies written during year....	1,451	2,599,000.00
Total	60,484	\$119,924,000.00
Certificates or policies ceased to be in force.....	26,413	52,426,000.00
Certificates or policies in force Dec. 31....	34,071	<u>\$67,498,000.00</u>
Losses and claims unpaid Jan. 1.....	42	\$84,000.00
Losses and claims incurred during the year....	485	968,000.00
Total	527	\$1,052,000.00
Losses and claims paid during year.....	508	1,014,000.00
Losses and claims unpaid Dec. 31.....	19	<u>\$38,000.00</u>

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	2,533	\$5,028,000.00
Certificates or policies written during the year..	57	97,000.00
Total	2,590	\$5,125,000.00
Certificates or policies ceased to be in force.....	207	408,000.00
*Certificates or policies in force Dec. 31....	2,383	<u>\$4,705,000.00</u>
Losses and claims unpaid Jan. 1.....	1	\$2,000.00
Losses and claims incurred during the year....	26	52,000.00
Total	27	<u>\$54,000.00</u>
Losses and claims paid during year.....	26	<u>\$52,000.00</u>
Gross amount paid by New Hampshire members with- out deductions		<u>\$51,750.00</u>

*Twelve policies reduced.

WOMEN'S CATHOLIC ORDER OF FORESTERS.

CHICAGO, ILL.

Incorporated January 31, 1894. Commenced business June 23, 1891.

ELIZABETH RODGERS, *President*.CATHERINE HUGHES, *Secretary*.

INCOME, 1901.

Membership fees	\$1,700.00
Per capita tax	17,462.16
Assessments, mortuary, \$351,354.41; reserve, \$17,462.22..	368,816.63
Medical examiners' fees paid by applicant.....	6,094.00
All other sources	8,010.31
Total income	<u>\$402,083.10</u>
Balance on hand Dec. 31, 1900.....	91,168.04
Total net resources	<u>\$493,251.14</u>

DISBURSEMENTS, 1901.

Death claims	\$323,950.00
Fees returned to subordinate courts.....	23.51
Salaries of officers and employees.....	6,326.00
Medical examiners' fees	6,094.00
All other	18,324.39
(Total expense of management, \$30,244.39.)	
Total disbursements	<u>\$354,717.90</u>
Balance on hand Dec. 31, 1901.....	<u>\$138,533.24</u>

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cash in bank	\$138,533.24
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NON-LEDGER ASSETS.

Assessments held by subordinate bodies.....	<u>\$35,000.00</u>
Gross assets	<u>\$173,533.24</u>

LIABILITIES.

Death claims due and unpaid.....	<u>\$40,350.00</u>
Balance	<u><u>\$133,183.24</u></u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Certificates or policies in force Jan. 1.....	32,120	\$35,082,000.00
Certificates or policies written during year....	4,875	4,984,000.00
Total	36,995	\$40,066,000.00
Certificates or policies ceased to be in force....	1,611	1,611,000.00
Certificates or policies in force Dec. 31.....	35,384	\$38,455,000.00
Losses and claims unpaid Jan. 1.....	24	\$26,300.00
Losses and claims incurred during the year....	296	338,000.00
Total	320	\$364,300.00
Losses and claims paid during year.....	283	323,950.00
Losses and claims unpaid Dec. 31.....	37	\$40,350.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	301	\$303,000.00
Certificates or policies written during the year..	174	184,000.00
Total	475	\$487,000.00
Certificates or policies ceased to be in force....	26	26,000.00
Certificates or policies in force Dec. 31.....	449	\$461,000.00
Losses and claims incurred and paid during year	2	\$2,000.00
Gross amount paid by New Hampshire members with- out deductions		\$3,867.58

WORKMEN'S BENEFIT ASSOCIATION.

BOSTON, MASS.

Incorporated June 23, 1893. Commenced business July 1, 1893.

JOHN MACKRILLE, *President.*JAMES H. CUTTEN, *Secretary.*

INCOME, 1901.

Membership fees	\$1,080.00
Per capita tax	19,447.00

1901.] FRATERNAL BENEFICIARY ASS'NS. 509

Assessments, mortuary, \$52,539.00; reserve, \$6,492.00....	\$59,031.00
All other sources	740.36
Total income	<u>\$80,298.36</u>
Balance on hand Dec. 31, 1900.....	13,692.69
Total net resources	<u>\$93,991.05</u>

DISBURSEMENTS, 1901.

Death claims	\$55,000.00
Salaries of officers and employees.....	11,317.00
Medical examiners' fees	303.50
All other	5,702.99
(Total expense of management, \$17,323.49.)	
Total disbursements	<u>\$72,323.49</u>
Balance on hand Dec. 31, 1901.....	<u>\$21,667.56</u>
Invested in the following:	

ASSETS, AS PER LEDGER ACCOUNTS.

Book value of bonds and stocks owned.....	\$14,389.53
Cash in office	387.36
Cash in bank	6,890.67
Total	<u>\$21,667.56</u>

LIABILITIES.

Losses reported, no proofs received.....	\$2,000.00
Balance	<u>\$19,667.56</u>

BUSINESS OF 1901.

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	Amount.
Certificates or policies in force Jan. 1.....	6,624	\$6,624,000.00
Certificates or policies written during year....	540	540,000.00
Total	<u>7,164</u>	<u>\$7,164,000.00</u>
Certificates or policies ceased to be in force.....	481	481,000.00
Certificates or policies in force Dec. 31.....	<u>6,683</u>	<u>\$6,683,000.00</u>
Losses and claims unpaid Jan. 1.....	1	\$1,000.00
Losses and claims incurred during the year....	56	56,000.00
Total	<u>57</u>	<u>\$57,000.00</u>

510 FRATERNAL BENEFICIARY ASS'NS. [Dec. 31, 1901.]

Losses and claims paid during year.....	55	\$55,000.00
Losses and claims unpaid Dec. 31.....	2	\$2,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Jan. 1.....	213	\$213,000.00
Certificates or policies written during the year.. ..		
Total	213	\$213,000.00
Certificates or policies ceased to be in force.....	17	17,000.00
Certificates or policies in force Dec. 31.....	196	\$196,000.00
Gross amount paid by New Hampshire members with- out deductions		\$1,840.00

GENERAL LAWS

RELATING TO

INSURANCE IN THE STATE OF NEW HAMPSHIRE

IN FORCE JANUARY 1, 1902,

WITH THE

STANDARD FORM OF POLICY, AND RULES ACCOMPANYING

THE SAME.

STATE OF NEW HAMPSHIRE.

INSURANCE DEPARTMENT.

REQUIREMENTS

Of Insurance Companies of other states and countries, desiring to do business in New Hampshire:

Stock companies, two hundred thousand dollars paid-up capital.

Mutual companies, cash assets of two hundred thousand dollars.

A certified copy of charter and by-laws must be filed with the commissioner, also

A statement, under oath, of the president and secretary, showing the financial condition of the company, and

A power of attorney, appointing the insurance commissioner the attorney of the company, upon whom legal process may be served.

FEES AND TAXES

Charged Insurance Companies and Assessment Life Insurance Associations of other states and countries doing business in this state, or applying for a certificate of authority under the laws as amended at the June session of the general court, 1889, and the January session of 1895.

Schedule.

Filing certified copy of charter and by-laws	\$25.00
Filing statement with application and each annual statement . .	15.00
Certificate of authority to companies	5.00
Annual renewal of the same April 1	5.00
License to non-resident agents of steam boiler inspection companies	10.00
Agents' license or certificate of authority	2.00
Annual renewal of the same April 1	2.00
Taxes on gross premiums received for insurance by fire, marine, fidelity, and casualty companies, less reinsurance and return premiums	2 per cent
Tax on gross premium receipts of all other companies . .	1 per cent
Fees and taxes of other states and countries, when in excess of the above, are reciprocal.	

REQUIREMENTS OF FRATERNAL BENEFICIARY ASSOCIATIONS.

Filing statement with application and each annual statement .	\$5.00
Certificate of authority to associations	5.00
Annual renewal of the same April 1	5.00
Agents' license or certificate of authority	1.00
Annual renewal of the same April 1	1.00

ANNUAL STATEMENTS

Are to be made on or before the first day of February in each year.

Agents must be residents of the state.

JOHN C. LINEHAN,

Insurance Commissioner.

THE STATUTES OF NEW HAMPSHIRE RELATING TO INSURANCE IN FORCE JAN. 1, 1902.

COMPILED IN 1902 BY JOHN C. LINEHAN, INSURANCE COMMISSIONER.

CHAPTER 167.

[From Public Statutes.]

INSURANCE COMMISSIONER.

SECTION

1. Insurance commissioner, how appointed and removed; tenure of office.
2. Temporary commissioner may be appointed, when and how.
3. Who may not be appointed to the office.
4. Commissioner to give bond to the state.
5. Salary; compensation of temporary commissioner.
6. Office for commissioner.
7. May employ clerks; limitations of expense.
8. Seal of the office.
9. Duty of the commissioner and attorney-general in respect to violations of law.

SECTION

10. Commissioner may revoke licenses, when and how.
11. To hear complaints about rates and make recommendations as to the same.
12. To obtain and publish fire statistics.
13. To assess tax against foreign companies.
14. To forward papers served upon him to companies for which they were designed.
15. To furnish companies blanks on which to make annual returns.
16. To collect certain fees for use of the state.
17. To pay sums collected to state treasurer.
18. To make annual reports.

SECTION 1. An insurance commissioner shall be appointed by the governor, with advice of the council, who shall hold office for three years and until a successor is appointed and qualified. He may be removed at pleasure by the governor and council.

SECT. 2. In case of temporary inability of the incumbent of the office to perform his duties, the governor, with advice of the council, may appoint an insurance commissioner for the time being, who shall have the powers and perform the duties of the office while the inability of the commissioner continues. The governor and council shall determine when such appointee shall cease to act as commissioner.

SECT. 3. No person is eligible to the office of insurance commissioner who is an agent, officer, or stockholder of an insurance company.

SECT. 4. The commissioner shall give a bond to the state in the penal sum of five thousand dollars, with sufficient sureties, conditioned for the faithful discharge of the duties of the office. The bond shall be approved by the governor and council and shall be filed in the office of the secretary of state.

SECT. 5. The annual salary of the commissioner shall be two thousand dollars, payable from the state treasury in equal quarterly payments, and shall be full compensation for his services. A temporary commissioner shall be paid from the state treasury five dollars a day for the time actually spent in the discharge of his duties; and the governor and council shall audit and allow his account therefor.

SECT. 6. The commissioner shall be provided with an office in the state house, or in some other suitable place in the city of Concord.

SECT. 7. He may employ such clerks and other assistants as the public business in his charge may require, at an expense not exceeding one thousand dollars each year, to be paid from the state treasury.

SECT. 8. The office shall have a seal which shall be like the seal of the state, except the words "Insurance Department, New Hampshire," shall be substituted for the words "Sigillum Reipublicæ, Neo Hantonien-sis. 1784." The commissioner shall attach the seal of the office to all certificates and other similar official papers issued by him, and no further proof shall be required to authenticate the same when they are offered in evidence.

SECT. 9. The commissioner shall keep informed in relation to the conduct of insurance companies, their officers and agents. Whenever he learns of facts tending to show that any of them are violating the laws, he shall forthwith lay such facts before the attorney-general; and the attorney-general shall prosecute all such violations if he thinks there is sufficient ground and occasion therefor.

SECT. 10. The commissioner is authorized to examine into the condition and affairs of any domestic or foreign insurance company doing business, or proposing to do business, in the state, or to cause such examination to be made by some person not interested in the company, appointed by him, and to examine into the business transacted by any agent of the company in the state. He may require the company or agent to produce all books and papers and to answer in writing, under oath, all reasonable questions relating to the company or to the agency.

SECT. 11. Whenever a person makes complaint to the commissioner that an insurance company charges an excessive rate for insurance, he shall hear the parties, and if it appear to him that the rate is excessive he shall recommend the company to reduce it to a reasonable basis.

SECT. 12. The commissioner, so far as practicable, shall inquire into and ascertain the causes of fires occurring within the state, the actual

losses occasioned thereby, and the amounts of insurance upon the property injured. He shall classify and tabulate the statistics so obtained and shall publish them in his annual report.

SECT. 13. He shall, on or before the first day of April in each year, assess a tax against every foreign insurance company doing business in the state of one per cent* upon the total amount of premiums received by it in money or otherwise during the year ending on the thirty-first day of the preceding December, for insurance upon persons or property in the state. He shall give notice of the assessment and of the amount of the tax to the president, secretary, or treasurer of the company, by mail or otherwise. He shall file a list of all assessments so made with the state treasurer.

SECT. 14. Whenever legal process or notice of a judgment against a foreign insurance company is served upon the commissioner, he shall make a memoranda of the fact in a book provided for the purpose and upon the paper served, and shall forthwith notify the company thereof by letter addressed to it at its principal office in this country; and on the following day he shall forward the paper served upon him to the company.

SECT. 15. He shall, in the month of December of each year, furnish to every insurance company doing business in the state, blanks upon which to make its annual returns to the commissioner, as required by law.

SECT. 16. He shall collect from insurance companies the fees due from them to the state. He shall also collect, for the use of the state, the following fees: For copies of records or papers on file in his office, ten cents a page; for certificates, one dollar each; for other official acts and services, the fees allowed by law.

SECT. 17. He shall keep an accurate and itemized account of all fees and charges collected by him; and at the end of each quarter of the year, beginning with the first day of January, shall pay to the state treasurer all sums so received during the quarter.

SECT. 18. [The annual report of the insurance commissioner shall be furnished to the state printer on or before the first day of May. (1893, Chapter 27, Sect. 1.)] He shall give therein the following statistics relating to each domestic company: The amount of its capital stock, premium notes, risks, losses during the preceding year, indebtedness for borrowed money, indebtedness for losses, expenses in adjusting losses, assessments, collections upon assessments, expense of making such collections, payments to agents for applications for insurance, payments to each of its officers for services, indebtedness to each officer for services, the sum allowed to officers and agents for travel and for services by the day while adjusting losses, and such other statistics

*Tax increased. See section 14, chapter 169.

as will give full information in regard to the management of the company and its financial standing. He shall give therein an abstract of the annual reports made to him by foreign insurance companies doing business in the state. He shall include therein an account of all sums collected by him for the use of the state during the year, and of the expenses of his office. He shall also give such further information and such recommendations in relation to the subject of insurance as he shall deem to be of use to the legislature and the people of the state.

CHAPTER 168.

[From Public Statutes.]

INSURANCE COMPANIES AND AGENTS.

SECTION

1. Members of mutual companies exempt from individual liability.
2. Policy stipulation instead of note, effect of.
3. Officers liable individually when less than \$50,000 insured.
4. Assessments and expenses limited, when.
5. Limitation of dividends.
6. Company organized under general laws may limit its operations.
7. Duties of treasurer; penalty.
8. Company may terminate risks.
9. Agents, how appointed.
10. Fees to be fixed and stated in appointment and policy.

SECTION

11. Field of operation of each agent prescribed, etc.
12. Agents to give bonds; remedy thereon.
13. Insurance against damage by lightning authorized.
14. Charter of domestic corporation liable to forfeiture, when.
15. Procedure for forfeiture.
16. Commissioner to make a special examination of a domestic company, when.
17. Returns by domestic companies; fees.
18. Penalty for violations of law when other penalties are not specifically prescribed.

SECTION I. Members of mutual insurance companies shall not be individually liable to pay any debts of their respective companies beyond their liability to assessments for losses occurring therein, nor to such assessments beyond the amount of their deposit notes.

SECT. 2. Any such company organized under the laws of this state which charges a full cash premium, may limit the liability of policyholders to assessment by a stipulation in the policy, which shall have the same effect as a deposit note signed by the insured.

SECT. 3. No person insured in such company, or in any class thereof, in which the amount insured is less than fifty thousand dollars, shall be assessed any greater sum than he would be if that amount were insured; but the officers of the company shall be individually liable for the indebtedness of the company not provided for by such assessment.

SECT. 4. No more than thirty per cent above its actual indebtedness

shall be assessed by any such company to close its affairs; and the officers and agents thereof shall not receive more than twenty per cent of the money collected for their services in closing its business.

SECT. 5. No such company which charges a full cash premium shall make a dividend to its policy-holders that will reduce its cash assets below seventy per cent of the gross premiums received upon all risks then in force.

SECT. 6. A mutual fire insurance company, organized under the laws of the state, may limit its operations within certain prescribed boundaries; and in such case it shall be forever barred from insuring property situated outside those boundaries.

SECT. 7. The treasurer of every such company shall enter in books provided for the purpose a correct account of all the assessments made, of all the sums by him received and paid out for the company, and of all evidences of debt and other assets belonging to the company, coming into his possession. He shall balance his accounts yearly, prior to the annual meeting, and shall report to the company, at that time, its financial standing as shown by the books. Any treasurer who neglects to comply with either of the provisions of this section shall forfeit twenty-five dollars to any one who will sue therefor.

SECT. 8. Any such company may terminate its policies by publishing a notice of the time when they will terminate, and by giving or mailing a like notice to each party insured, thirty days at least before the time fixed for such termination.

SECT. 9. Agents to take applications for insurance may be appointed by the directors of any insurance company organized under the laws of this state; but every such appointment, before it shall take effect, shall be recorded by the town clerk of the town in which he resides, and of each town in which he shall act.

SECT. 10. Before an agent is appointed, the fees to be paid by applicants for an application and for a policy, and the cash premium to be paid for insurance, shall be fixed and limited by the directors; and the amounts thereof shall be stated in his appointment, and upon each policy.

SECT. 11. The town or towns in which each agent may take applications shall be prescribed and stated in his appointment. No more than two agents shall be authorized to take applications in a town.

SECT. 12. Every agent shall, before acting, give to the company a bond, satisfactory to the directors, conditioned for the faithful performance of his duties and the payment and delivery to the company of all money and evidences of debt received by him for it, and for the repayment to parties insured, on demand, of all fees received by him of them in excess of those fixed by the directors. Any person from whom an agent takes unauthorized fees may bring suit upon the bond in the name of the company for the recovery of the same.

SECT. 13. An insurance company may insure against damage to property by lightning, whether caused by burning or otherwise.

SECT. 14. If an insurance company organized under the laws of this state shall become insolvent, or shall be guilty of gross waste, misconduct, or negligence in the management of its affairs, its charter or authority to do business shall be liable to forfeiture as provided in the following section.

SECT. 15. Whenever the commissioner is of the opinion that any such cause for forfeiture exists, he shall file a petition against the company in the supreme court of the county in which it has its principal place of business, praying for a decree of forfeiture and for a settlement of its affairs, which shall be entered and prosecuted according to the course of equity proceedings. It shall be the duty of the attorney-general to act for the commissioner in making and prosecuting the petition; and the incidental expenses of the prosecution shall be paid from the state treasury. If the court is satisfied that the company is insolvent, or that there has been gross waste, misconduct, or negligence in the management of its affairs, it shall decree a forfeiture of the company's charter or authority to do business and shall make all other orders and decrees required for closing up and settling its affairs; otherwise the petition shall be dismissed and the defendant's taxable costs shall be paid from the state treasury.

SECT. 16. The commissioner shall make a personal examination of the affairs of a domestic insurance company whenever thereto requested in writing by five or more policy-holders of the company, setting forth probable grounds for a belief that the company is insolvent or that there is gross waste, misconduct, or negligence in the management of its affairs.

SECT. 17. Every insurance company organized under the laws of this state and doing business therein shall annually, in the month of January, make and transmit to the insurance commissioner, under oath of its president and secretary, a statement, in accordance with blanks to be furnished by him, showing the amount of its capital stock, premium notes, amount at risk, receipts, losses, expenditures, assets, liabilities, salaries, and emoluments, assessments, rate per cent allowed for collecting, procuring applications, and any other facts calculated to give full and satisfactory information relating to the condition and management of the company, for and during the year ending the thirty-first day of the preceding December, and shall pay the commissioner, upon transmitting the same, the sum of five dollars.

SECT. 18. If any insurance company, domestic or foreign, or any officer or agent of an insurance company, shall violate any law of the state in relation to insurance for which no other penalty is specifically prescribed, such company, officer, or agent shall be fined not exceeding two thousand dollars for each offense.

[1895. CHAP. 106, SECT. 1. If any officer of an insurance company organized under the laws of this state shall embezzle, abstract, or willfully misapply any of the moneys, funds, or other securities of the company, or shall represent as the property of the company any moneys, funds, or other securities which belong to others, or shall make any false entry in any book, report, or statement of the company with intent in either case to injure or defraud it, or to deceive any of its officers or the insurance commissioner, or any other person or persons appointed to examine its affairs, he shall be fined not exceeding ten thousand dollars, or imprisonment not exceeding ten years.]

[1895, CHAP. 106, SECT. 2. If any officer or employee of any such insurance company shall directly or indirectly receive any fee, present, or benefit whatsoever from any borrower or applicant for a loan from such company as an inducement to making the loan, or from any one negotiating securities to the company (except the usual compensation for drawing mortgages and other papers pertaining to the loan), or for negotiating loans in their own behalf as officials of the company, he shall be fined not exceeding one thousand dollars, or be imprisoned not more than ten years, or both.]

CHAPTER 169.

[From Public Statutes.]

FOREIGN INSURANCE COMPANIES AND THEIR AGENTS.

SECTION

1. Companies to be licensed before doing business in the state.
2. Prerequisites of foreign joint-stock companies for license.
3. Of mutual companies.
4. To appoint insurance commissioner agent to receive service of legal process.
5. Copy of charter, etc., to be filed.
6. License, when granted.
7. Agents to be residents and to have license.
8. License to agents, when granted.
9. Commissioner may make examination of foreign companies and their agencies, etc.

SECTION

10. License to be revoked, for what cause.
11. Penalty for soliciting insurance without license.
12. Returns by foreign insurance companies.
13. Fees to be paid by foreign companies. Commissioner to adopt reciprocal regulations in regard to foreign insurance companies and agents.
14. Taxes to be paid by foreign companies.
15. Licensed agents may procure insurance in unlicensed foreign companies, when.

SECTION 1. No insurance company not organized under the laws of this state shall do insurance business within the state unless it has obtained a license from the insurance commissioner authorizing it to do so.

SECT. 2. No such joint-stock insurance company shall be licensed to do business in the state, unless it shall possess a paid-up capital of two hundred thousand dollars, invested in securities readily convertible into cash, one half at least of which are not loans secured by real estate; nor unless it shall possess, in addition to such capital, assets equal in amount to all its outstanding liabilities, estimating fifty per cent of premiums received on unexpired fire risks and the whole amount of premiums on marine risks as a liability. If it is a life insurance company, the premium reserve on life risks, based on the actuaries' table of mortality, with interest at four per cent, shall be treated as a liability.

SECT. 3. No such mutual insurance company shall be licensed to do business in the state, unless it shall possess two hundred thousand dollars of cash assets invested as provided in the preceding section, nor unless its assets equal its outstanding liabilities, including reinsurance, to be estimated as in the case of joint-stock insurance companies, and including also the amount of its guarantee capital.

SECT. 4. No such joint-stock or mutual insurance company, nor its agents, shall do business in this state until it has filed with the insurance commissioner a written stipulation, agreeing that legal process affecting the company, served on the insurance commissioner for the time being, shall have the same effect as if served personally on the company within the state, nor until all laws relating to such companies enacted by this state shall have been complied with.

SECT. 5. Before a license is granted to a company, it shall file with the insurance commissioner a certified copy of its charter and by-laws, and a full statement, under oath of its president and secretary, showing the financial standing and condition of the company, in accordance with blanks furnished by the commissioner, except in cases where the company has already filed such papers.

SECT. 6. If the foregoing provisions are complied with and the commissioner is satisfied that the company has the requisite capital and assets, and that it is a safe, reliable company, entitled to confidence, he shall grant a license to it to do insurance business by authorized agents within the state, subject to the laws of the state, until the first day of April thereafter, and annually thereafter, on the first day of April, such license may be renewed so long as the company shall comply with the requirements of the law, and the commissioner shall regard it as safe, reliable, and entitled to confidence. Such license may be revoked at any time by the commissioner for the causes and in the manner prescribed by law.

SECT. 7. The agents of such insurance companies, excepting steam boiler insurance companies, shall be residents of the state. No officer or agent thereof shall act or aid in any manner in the negotiation of

any insurance with such company until he shall have procured from the insurance commissioner a license so to do. The license shall state in substance that the company is authorized to transact business in this state, and that the person named therein is the constituted agent of the company for that purpose.

SECT. 8. Upon written notice from the company or its general agent, on blanks furnished for that purpose, of the appointment of a suitable person to act as its agent in this state, the insurance commissioner shall, if the facts warrant it, grant such license, which shall continue in force until the first day of April next after its issue, and by renewal thereof before the first day of April of each year, until revoked by the commissioner, or until the appointment of the agent is revoked by written notice from the company or its general agent for New Hampshire to that effect, filed in the office of the insurance commissioner.

[1899, CHAP. 86, SECT. 1. No fire insurance company or association not incorporated under the laws of this state, authorized to transact business herein, shall make, write, place, or cause to be made, written, or placed, any policy or contract of insurance upon any property situated or located in this state except by an agent who is a resident of this state, regularly commissioned and licensed to transact insurance business herein, and no such company or association shall by its officers, agents, or managers, not residents of this state, write policies upon property within the state upon policy blanks previously countersigned by an agent in this state. Mutual companies writing all policies at their home office are excepted.]

[1899, CHAP. 86, SECT. 2. No such fire insurance company or association shall reinsure, in any manner whatsoever, the whole or any part of a risk taken by it on property situated or located in this state in any other company or association not authorized to transact business in this state. No such fire insurance company or association shall reinsure, or assume as a reinsuring company, or otherwise, in any manner or form whatsoever, the whole or any part of any risk or liability, covering property located in this state, of any insurance company or association not authorized to transact business in this state, and the policy or reinsurance shall in all cases be written by a duly authorized agent residing in this state.]

[1899, CHAP. 86, SECT. 3. Whenever the insurance commissioner shall have or receive information that any fire insurance company or association, not incorporated under the laws of this state, has violated any of the provisions of section 1 of this act, he is authorized, at the expense of such company or association, to examine, by himself or his accredited representative, at the principal offices of such company or association located in the United States of America. The refusal of any

such company or association to submit to such examination, or to exhibit its books and records for inspection, shall be presumptive evidence that it has violated the provisions of the first section of this act, and shall subject it to the penalties prescribed and imposed by this act.]

[1899, CHAP. 86, SECT. 4. The insurance commissioner may annually, or at such other times, require of any such company or association such information as he may deem advisable in reference to the compliance to this act.]

[1899, CHAP. 86, SECT. 5. Any insurance company or association willfully violating or failing to observe and comply with any of the provisions of this act, applicable thereto, shall be subject to and liable to pay a penalty of two hundred dollars for each violation thereof, or the insurance commissioner may revoke the license of such company for one year.]

[1899, CHAP. 86, SECT. 6. No provision of this act shall apply to insurance upon property or liabilities of railroads or transportation companies.]

SECT. 9. If, in the opinion of the commissioner, the affairs of a foreign company so licensed are in an unsound or failing condition, he shall revoke its license and all licenses that may have been granted to its agents, by giving written notice of the revocation to the company and by publishing a like notice in the newspaper published in Concord having the largest circulation in the state, and in the like newspaper published in Manchester.

SECT. 10. If a licensed foreign insurance company shall enter into a contract or combination with other insurance companies for the purpose of controlling the rates to be charged for insurance upon property within the state, or shall make application for the removal of any action brought against it in the courts of this state to the United States courts, the commissioner shall forthwith revoke its license and those of its agents; and no renewal of the licenses shall be granted until after the expiration of three years from the date of such revocation.

SECT. 11. If a person shall solicit or receive any risk or application for insurance other than life insurance, or receive money or value therefor, for any insurance company or agent, without a license from the commissioner, or after the license granted to him, or the company for which he acts as agent, has been revoked, he shall be fined not exceeding one hundred dollars for each offense, one half to the use of the prosecutor; but any policy issued on an application thus procured shall bind the company if otherwise valid.

SECT. 12. Every such insurance company doing business in this state, shall, on or before the first day of February in each year, trans-

mit to the insurance commissioner a statement, under oath of its president and secretary, of the whole amount of premiums received in money or in the form of notes, credits, loans, or any other substitute for money, by or on account of the company, during the year ending on the thirty-first day of the preceding December, for insurance made by it on property located, or persons resident, in this state; also giving its assets, liabilities, amount of capital stock actually paid in, amount of outstanding risks, and the business standing and affairs of the company generally, in accordance with blanks to be furnished by the commissioner, adapted to the business of the company. It shall also transmit to the commissioner a like statement of its standing and affairs at any other time when he shall require it.

SECT. 13. Every such insurance company shall pay to the insurance commissioner the following fees: For filing charter and by-laws, twenty-five dollars; for filing statement with application for license and for filing each annual statement, fifteen dollars; for a license and each renewal thereof, five dollars; for each license and renewal of a license to an agent of a steam boiler insurance company, ten dollars; and to an agent of any other company, two dollars; and for each service of legal process upon him as attorney, two dollars.

[1891, CHAP. 54, SECT. 1. If any state shall by its laws deny any insurance company or citizen of this state any rights or privileges which are granted to insurance companies and citizens of that state, then this state shall in like manner deny to insurance companies and citizens of that state all such rights and privileges, and they shall be subject to all the restrictions and penalties as prescribed by that state to insurance companies and citizens of this state; and if by the laws of any state the insurance commissioner or other official shall have power to revoke the license of any company of this state or foreign state for writing insurance upon any person or property of that state, other than through or by a citizen of that state, then the insurance commissioner of this state is empowered to revoke the license of any insurance company of that state or any foreign insurance company licensed to do business in this state, that shall write for or through any agent of that state, directly or indirectly, upon any person or property of this state, except the same be written through a duly authorized agent, who shall be a citizen of this state.]

[(1901, CHAP. 67, SECT. 1.) SECT. 14. Every such fire, marine, fidelity, and casualty insurance company shall pay to the state treasurer within one month after receiving notice from the insurance commissioner of the amount thereof, a tax of two per cent upon the gross premiums received by it, less return premiums and reinsurance, when effected in authorized companies by the company's licensed resident agents upon business done within the state during the year ending on

the thirty-first day of the preceding December, as assessed by the commissioner, and all other such insurance companies shall pay to the state treasurer within one month after receiving notice from the insurance commissioner of the amount thereof a tax of one per cent upon the premiums received by them upon business done within the state during the year ending on the thirty-first day of the preceding December, as assessed by the commissioner.]

[1899, CHAP. 64, SECT. 2. Two thousand dollars of the amount received as such tax shall annually be set apart by the state treasurer, and kept distinct from all other funds, and shall be known as the firemen's relief fund. Such fund, in the month of May after its receipt, shall be paid over upon the order of the governor, to the treasurer of the New Hampshire State Firemen's Association as trustee, and shall be devoted to and paid out for the relief of any fireman, injured or disabled in the discharge of his duties as fireman, who is a member in good standing in any regular organized town or city fire company in this state, belonging to said association, and for the relief of the dependent parents, widow, or children of any such fireman, whose death was occasioned by injuries received in the line of his duty as fireman.]

[1899, CHAP. 64, SECT. 3. The money due a fireman, or in case of his death, his parents, widow, or children, by reason of any rule or by-law of said association, shall be exempt from attachment or trustee process.]

[1899, CHAP. 64, SECT. 4. The New Hampshire State Firemen's Association shall make and observe just and equitable rules, by-laws, and regulations for the proper apportionment and disbursements of such fund, subject to the approval of the governor and council. It shall, through its president and treasurer, make a full and detailed report of its disposal of such fund, and file the same with the secretary of state in the month of May annually.

SECT. 15. Nothing in this chapter contained shall be so construed as to prevent any duly licensed or commissioned agent from procuring insurance upon property located in this state in companies not licensed to transact business in the state, whenever the aggregate amount of insurance which companies legally doing business in this state will write upon the property is not sufficient to protect it.

CHAPTER 170.

[From Public Statutes.]

THE INSURANCE CONTRACT AND SUITS THEREON.

SECTION

1. Form of insurance contract established; how changed.
2. Descriptions and statements not warranties. Policy not avoided by mistake or misrepresentation, when.
3. Insurer charged with knowledge of facts known to agent preparing application, etc.
4. A breach of terms of policy affects contract only while breach continues, etc.
5. Sum stated in policy to be taken to be value of insured's interest in property insured.
6. Notice of loss to be given company.
7. Loss to be adjusted within fifteen days after notice.
8. Repairs or rebuilding to be begun within twenty days, etc.
9. If company neglect, insured may repair or rebuild at its expense, etc.

SECTION

10. Suits and services of writs within six months or barred.
11. Not barred unless insured notified of law by company.
12. Insured may bring action in the county of his residence.
13. Interest and cost and the issuance of an execution in an action by the insured.
14. Action against foreign company may be brought in this state; service of process.
15. If judgment against company is not paid, the commissioner may suspend authority of company, etc.
16. Assignee of policy may sue in his own name, when.
17. Copies certified by insurance commissioner competent evidence.
18. This chapter to be part of contracts of insurance, etc.

SECTION 1. The form of policy and insurance contract now in force in the state is continued until the insurance commissioner shall change it. He is authorized to change the form of such contracts from time to time as he may think the public good requires. Any company using any other form of policy than the one prescribed shall forfeit its license.

SECT. 2. Descriptions of property and statements concerning its value and the title of the insured thereto in an application for insurance or in an insurance policy shall not be treated as warranties. A policy shall not be avoided by reason of any mistake or misrepresentation, unless it appears to have been intentionally and fraudulently made, or unless the difference between the property as it was represented and the property as it really existed contributed to the loss; but the sum insured by the policy shall be taken to be such fractional part of the sum mentioned therein as the premium paid by the insured is of the premium which he ought to have paid, not exceeding in any event the value of the insured's interest in the property.

SECT. 3. If a company shall issue a policy upon an application prepared by a third person assuming to act as its agent or otherwise, it shall be charged with this knowledge of facts relating to the property insured as if they were stated in the application.

SECT. 4. A change in the property insured or in its use or occupation, or a breach of any of the terms of the policy by the insured, shall not affect the policy except while the change or breach continues.

SECT. 5. If insured buildings are totally destroyed, the sum insured shall be taken to be the value of the insured's interest therein, as such interest is described in the policy, unless over-insurance thereon was fraudulently obtained; if they are only partially destroyed, the insured shall be entitled to his actual damages, not exceeding the sum insured.

SECT. 6. In case of loss or damage of property insured, the party insured shall give notice thereof, in writing, to the secretary, a director, or an agent of the company, within thirty days.

SECT. 7. The company shall adjust the loss within fifteen days after the receipt of such notice.

SECT. 8. If the company decides to rebuild or repair the property destroyed or injured, it shall begin to do so within twenty days after adjusting the loss, and shall prosecute the work with reasonable diligence until it is completed.

SECT. 9. If the company neglects to adjust the loss within fifteen days after receiving notice of it, or to begin to rebuild or repair the property destroyed or damaged within twenty days after the adjustment of the loss, the insured may proceed to rebuild or repair at the expense of the company, who shall be liable for the reasonable expenses incurred in so doing and for the loss sustained by its neglect, not exceeding the amount insured; or the insured may commence an action upon the policy.

SECT. 10. If dissatisfied with such adjustment, the party insured may bring his action, by causing his writ to be served on the proper officer or agent of such company, within six months after the reception of such notice in writing, and not afterward.

SECT. 11. Unless the company, in their notice of the amount of loss or damage determined by it, shall notify the insured that his action will be forever barred by law if his writ is not served on the company within six months next after the service of such notice upon him, he may bring his action at any time.

SECT. 12. The insured may bring his action in the county of his residence, notwithstanding anything to the contrary contained in the policy.

SECT. 13. If upon trial the insured recovers more than the amount determined by the insurers, he shall have judgment and execution immediately therefor, with interest and costs. If he recovers no more than such amount, the court may allow interest thereon, and such costs to either party as may be just; but execution shall not issue against the company within three months, unless by special order of the court.

SECT. 14. A person having a claim against an insurance company not organized under the laws of the state, arising from a transaction with an agent of the company in the state, may sue therefor in the courts of the state. Service of any process pertaining to such action upon the insurance commissioner shall have the same effect as if the company were a domestic corporation and the service were lawfully made within the state upon its officers.

SECT. 15. If in such action the plaintiff shall recover a judgment, and the company does not pay it within thirty days after notice of it is given to the insurance commissioner, the commissioner may suspend the authority of the company to do business in the state. If the company or any of its agents shall issue a policy during such suspension, the company and agent shall each forfeit two hundred dollars for each policy so issued, but the policies shall be valid and binding, nevertheless.

SECT. 16. If a policy has been transferred or assigned by the assured to a person to hold absolutely or as collateral security, with the assent of the insurer, the assignee may bring an action thereon in his own name or in that of the assignor, and may recover the full amount due upon the policy for the benefit of whom it may concern.

SECT. 17. Copies of charters, by-laws, certificates, appointments, and other papers required by law to be filed in the office of the insurance commissioner, and certified by him, shall be competent evidence in the courts of this state.

SECT. 18. This chapter shall be a part of every contract of insurance to which it is applicable and shall be plainly printed in every such contract. No waiver of any part of it shall be set up by the insurer, and every stipulation in the contract in conflict with it shall be void.

CHAPTER 171.

[From Public Statutes.]

LIFE INSURANCE.

SECTION

1. Life insurance for benefit of married woman to inure to her sole use.
2. To inure to benefit of party for whom procured.
3. If procured with intent and effect of defrauding creditors, party to refund premiums and interest.
4. Soliciting insurance makes one an agent.

SECTION

5. To be regarded as agent of the insurer for receiving premiums.
6. Penalty for obtaining payment of premiums by fraud.
7. Penalty for acting as agent when not licensed, etc.
8. Companies and agents not to make discriminations.
9. Penalty.

SECTION 1. A policy of insurance on the life of a person, expressed to be for the benefit of a married woman, whether effected by herself,

or her husband, or any other person, shall inure to her benefit, or, in case of her death, to her children, if any, against the claims of the creditors, or representatives of the person effecting the same.

SECT. 2. When a policy of insurance is effected by a person on his own life or the life of another, expressed to be for the benefit of a third person or his representatives, the party for whose benefit such policy is so expressed to be made shall be entitled to the sum so insured, against the claims of the creditors or representatives of the party effecting the same.

SECT. 3. But if it appears that the policy was procured with the intent and effect of defrauding creditors of the person procuring the same, the party receiving the money secured by the policy shall be liable to such creditors for the amount of all premiums paid for such insurance, with interest thereon.

SECT. 4. A person who solicits insurance on behalf of a life insurance company, or transmits for a person other than himself an application for a policy of life insurance to or from such company, or offers or assumes to act in the negotiation of such insurance, shall be deemed a life insurance agent, and shall be liable to all the duties, requirements, liabilities, and penalties to which such agents are subject.

SECT. 5. A life insurance agent who acts for a person other than himself in negotiating a contract of life insurance shall, for the purpose of receiving the premium therefor, be held to be the company's agent, whatever conditions or stipulations may be contained in the policy or contract.

SECT. 6. Any life insurance agent who shall, by false and fraudulent representations, procure payment or an obligation for the payment of a premium upon a life insurance contract, shall be fined not more than five hundred dollars, or be imprisoned not more than one year, for each offense.

SECT. 7. Any person who shall assume to act as an agent of a life insurance company, without license therefor as provided by law, or who shall unlawfully act in any manner in the negotiation of insurance with a foreign life insurance company not admitted to do business in this state, or who as principal or agent shall violate any provision of the laws of this state in regard to the negotiation or effecting of contracts of life insurance, shall be fined not more than five hundred dollars for each offense.

SECT. 8. Life insurance companies doing business in this state shall not make any discrimination in favor of individuals of the same class and of the same expectation of life, either in the amount of premium charged or in the return of premium, dividends, or other advantages, and no agent of any such company shall make any contract for insurance or any agreement as to a contract of insurance other than

that which is plainly expressed in the policy issued, nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to any person to insure, any rebates or premium, or any special favor or advantage in the dividends to accrue thereon, or any inducement whatever not specified in the policy.

SECT. 9. Any company or person who shall violate any of the provisions of the preceding section shall be fined not more than five hundred dollars; and in such case the insurance commissioner shall revoke the license of the party offending, and shall not renew it for the term of three years.

CHAPTER 172.

[From Public Statutes.]

FOREIGN SURETY COMPANIES.

SECTION

1. Surety companies may be admitted to do business in this state.
2. Liability and solvency.
3. May be accepted as sureties.

SECTION

4. Expense of procuring surety may be allowed.
5. Company shall not deny its liability.

SECTION 1. Any surety company incorporated and organized under the laws of any state of the United States other than the state of New Hampshire, for the purpose of transacting business as surety on obligations of persons or corporations, may transact business in this state upon complying with the provisions of all laws relating to foreign insurance companies and their agents, and not otherwise.

SECT. 2. Fifty per cent of the amount received on all outstanding contracts shall be treated as a liability by the insurance commissioner in determining the question of the solvency of the company.

SECT. 3. The judge, head of department, or other officer authorized to approve the bond of any person required by law to give a bond, may accept as a surety upon the bond any such company which has been licensed to do business in this state, and, if satisfied with the financial ability of the company, he need not require other sureties.

SECT. 4. A court or officer whose duty it is to pass upon the account of any person required by law to give a bond, may, whenever the person has procured any such company as surety upon his bond, allow a reasonable sum for the expense of procuring such surety in the settlement of his account.

SECT. 5. Any company which shall execute a bond as surety under the provisions of this chapter shall be estopped to deny its corporate power to execute the instrument or assume the liability.

CHAPTER 56.

[From Laws of 1891.]

AN ACT PLACING CERTAIN CORPORATIONS, ASSOCIATIONS, SOCIETIES, AND ORDERS UNDER THE JURISDICTION OF THE INSURANCE COMMISSIONER.

SECTION

1. Certain corporations shall report to insurance commissioner; commissioner may license; penalty; exception.
2. Duties of commissioner.
3. Fees for license; may be revoked.
4. Qualification of agents.

SECTION

5. Penalty.
6. Commissioner to report to attorney-general; penalty.
7. Fees of commissioner for making examinations.
8. Laws repealed.
9. Takes effect.

SECTION 1. Every corporation, association, society, or order, organized under the laws of this state, which issues a certificate to or makes a promise or agreement with its members whereby any sum of money or other benefit is to become due or payable upon the decease of a member, or whereby such money or other benefit is to become due or payable as an endowment or lifetime benefit, or an investment involving tontine or survivorship principles for the benefit of persisting members, shall annually, on or before the first day of March in each year, make and transmit to the insurance commissioner a statement under oath of its president and secretary, or officers corresponding thereto, by whatever name they may be called, showing its financial standing, the amount and sources of its income, and the amount and manner of its disbursement for the year ending on the preceding thirty-first day of December, and shall make such further statements of its membership and financial transactions, plans, and methods of business done or proposed to be done, as said commissioner shall deem necessary to a proper exhibit of its business and standing, in accordance with blanks to be furnished by the commissioner for this purpose; and every such corporation, association, society, or order heretofore organized in this state, shall file with said commissioner a full statement as above required within thirty days after the passage of this act, and any such corporation, association, society, or order hereafter organized in this state, shall, before doing any business, file with the commissioner a certified copy of its charter and by-laws and a full statement, under oath of its president and secretary, showing the financial standing of the corporation, association, society, or order, and explaining fully the plans, contracts, and methods proposed to be used in the prosecution of its business. Upon receiving such statements, if the commissioner is satisfied that the corporation, association, society, or order is reliable and worthy of public patronage, he shall grant a license authorizing them to do business, subject to law,

until the first day of April thereafter; and annually thereafter on the first day of April such license may be renewed, so long as the corporation, association, society, or order complies with the requirements aforesaid. The acting officers of such corporations, associations, societies, or orders shall be liable to indictment and subject to a fine not exceeding five hundred dollars and not less than fifty dollars for violation of the provisions of this act. This act shall not be construed to apply to any benevolent association which pays funeral and sick benefits only.

SECT. 2. It shall be the duty of the insurance commissioner, whenever he shall have reason to believe that any such corporation, association, society, or order, organized under the laws of this state or otherwise, is unsound, or conducting its affairs contrary to public policy, or upon the petition of five or more policy, certificate, contract, or bond holders of any such corporation, association, society, or order, setting forth that they believe such corporation, association, society, or order unsound, or that there is waste or mismanagement in the affairs of such corporation, association, society, or order, or that their business is conducted in a manner contrary to public policy, with reason for such belief, to make personal examination of the affairs of such corporation, association, society, or order, at the expense of the corporation, association, society, or order, and for such purpose he shall have access to all the records, books, and papers of that corporation, association, society, or order, and may examine, under oath, any officer or agent thereof. If upon examination the commissioner shall be of the opinion that the affairs and business methods of the corporation, association, society, or order, are in such condition as to render it unsafe or unworthy of public confidence, he shall consult the attorney-general, and, with his approval, shall file a petition against such corporation, association, society, or order, in the office of the supreme court of the county in which such corporation, association, society, or order has its principal place of business, for closing the affairs of the corporation, association, society, or order; and any judge of said court may issue a temporary injunction to restrain such corporation, association, society, or order from doing business, which shall be dissolved or made permanent by said court upon the hearing and determination of said petition; and the court may make such further orders and decrees as the circumstances of the case and the protection of the public may render proper.

SECT. 3. It shall not be lawful for any such corporation, association, society, or order, organized under the laws of this state or any other state, to issue such certificates, contracts, bonds, or promises in this state unless such corporation, association, society, or order shall first obtain license of the insurance commissioner authorizing them so

to do. Before receiving such license such corporation, association, society, or order shall file with the insurance commissioner a certified copy of its charter and by-laws, and a full statement, under oath of its president and secretary, showing the financial standing of the corporation, association, society, or order, and explaining fully the plans, contracts, and methods used or proposed to be used in the prosecution of their business, in accordance with blanks furnished by him. Upon receiving such copies and statements, if the insurance commissioner is satisfied with the same, and that the plans, contracts, and methods are worthy of public patronage, and that such corporation, association, society, or order is reliable and entitled to public confidence, and such corporation, association, society, or order has filed with the insurance commissioner a written stipulation, duly authenticated by the company, agreeing that any legal process affecting the corporation, association, society, or order served on the insurance commissioner for the time being shall have the same effect as if served personally on the corporation, association, society, or order within the state, he shall grant such license authorizing such corporation, association, society, or order to do business under the plans, contracts, and methods by them prescribed, subject to the laws of this state, until the first day of April thereafter, and annually thereafter on the first day of April such license may be renewed so long as the corporation, association, society, or order shall comply with the requirements aforesaid. For each license as above, the corporation, association, society, or order shall pay to the insurance commissioner five dollars when applied for, and if such license be granted, five dollars more, and five dollars for each annual renewal thereof. Such license may be revoked at any time by the insurance commissioner for the causes and in the manner prescribed by law.

SECT. 4. No person shall act as an agent of any such corporation, association, society, or order, until he shall have filed with the insurance commissioner a certificate from the corporation, association, society, or order, or its authorized general agent, authorizing him to act as such agent, and obtained license thereon from him so to do for each corporation, association, society, or order for which he proposes to act. Upon filing the aforesaid certificate, the commissioner shall issue a license to such person to act as agent for such corporation, association, society, or order in this state, provided the corporation, association, society, or order for which he proposes to solicit applications for certificates, contracts, or investments, shall be authorized to do such business in this state, which license shall continue until the first day of April thereafter, unless for cause revoked in the meantime; and upon filing a certificate as aforesaid, such license may be renewed on said first day of April, and annually thereafter; and for such license

and for each subsequent renewal, the person receiving the same shall pay to the commissioner the sum of one dollar. No officer or member of any such corporation, association, society, or order shall be required to secure license under the provisions of this section unless he is regularly employed and devotes his time to soliciting membership for such corporation, association, society, or order, receiving compensation therefor.

SECT. 5. If any person, except as provided in section four of this act, shall solicit or receive any application for an endowment, investment, bond, lifetime benefit, or death benefit, or receive money or value therefor, for any such corporation, association, society, or order, without such license from the commissioner, or after the license granted to him or the corporation, association, society, or order for which he acts as agent has been revoked, he shall be punished for each offense by fine not exceeding one hundred dollars, one half to the use of the prosecutor; but any certificate or investment issued on an application thus procured shall bind the corporation, association, society, or order, if otherwise valid. If any agent shall refuse to show his license when requested so to do by any person, he shall be punished in the manner as provided for persons acting without a license.

SECT. 6. Whenever the insurance commissioner shall have reason to believe that any such corporation, association, society, or order, whether organized in this state or otherwise, or any officer or agent of such corporation, association, society, or order, or any other person, shall have violated any law of this state relating to such corporations, associations, societies, or orders, their officers or agents, or the business by them conducted, or the laws relating to lotteries, gambling, or wagers, or failed to comply with any requisition of the laws of this state relating to such corporations, associations, societies, or orders, their officers, or agents, or the business by them conducted, or the laws relating to lotteries, gambling, or wagers, he shall forthwith report the fact, with any information he may have relating thereto, to the attorney-general of the state, who shall, if in his judgment it is advisable so to do, prosecute every such corporation, association, society, or order, their officers or agents, or other person thereof; and any such corporation, association, society, or order, their officer, agent, or other person, upon conviction, shall be liable for each offense to a fine not exceeding two thousand dollars and costs of prosecution, and not less than five hundred dollars.

SECT. 7. The fees of the commissioner, when not otherwise provided in this act, shall be the same for the examination of such corporations, associations, societies, or orders as provided by law for the examination of insurance companies.

CHAPTER 38, LAWS OF 1897.

[In amendment of Chapter 81, Laws of 1895.]

AN ACT IN AMENDMENT OF CHAPTER 56 OF THE LAWS OF 1891, ENTITLED
"AN ACT PLACING CERTAIN CORPORATIONS, ASSOCIATIONS, SOCIETIES,
AND ORDERS UNDER THE JURISDICTION OF THE INSURANCE COMMISSIONER."

SECTION

1. Certain corporations, etc., placed under jurisdiction of insurance commissioner.

SECTION

2. Repealing section.
3. Takes effect.

SECTION 1. Any corporation organized under the authority of any other state or country, and engaged in the business of life or casualty insurance upon the assessment plan, whether mutual or joint stock company, which does not contract to pay living policy-holders or members any fixed benefit save for bodily injury or physical disability from any cause, shall, upon filing with the insurance commissioner copies, statements, and agreements required by chapter 56 of the Laws of 1891, and upon payment of the same fees and taxes as are required of foreign insurance companies, be licensed by the insurance commissioner to do business in this state, upon furnishing, in addition to other requirements, a certificate under oath of its president and secretary that it is paying and for the twelve months then next preceding has paid the maximum amount named in its policies or certificates in full, and that an assessment upon its policy-holders or members will produce a sum at least equal to the maximum policy or certificate written by the corporation; evidence that it has accumulated and maintains, as a trust for the benefit of policy or certificate holders only, a fund equal at least to the amount which one assessment or mortuary call upon said certificate or policy holders would produce, and, for corporations engaged in the business of life insurance, of not less than one hundred thousand dollars, and of casualty insurance, of not less than ten thousand dollars, invested as provided in section 2 of chapter 169 of the Public Statutes; and a certificate from the proper authority of its home state or country that corporations of this state, engaged in the business of life or casualty insurance on the assessment plan, are legally entitled to do business in such state or country. All companies, after they are licensed under the provisions of this act, shall in all respects be subject to the provisions of chapter 169 of the Public Statutes, entitled "Foreign insurance companies and their agents."

SECT. 2. All acts or parts of acts inconsistent herewith are hereby repealed.

CHAPTER 86.

[From Laws of 1895.]

AN ACT REGULATING FRATERNAL BENEFICIARY SOCIETIES, ORDERS, OR ASSOCIATIONS.

SECTION

1. "Fraternal beneficiary associations" defined, and their form and work prescribed.
2. Associations now doing business in this state may continue; proviso.
3. Associations not now doing business in this state may do so under conditions prescribed.
4. Annual reports must be filed with insurance commissioner; how made, powers of commissioner.
5. Certain associations must appoint insurance commissioner as their attorney.
6. Commissioner may issue permits to do business within this state; fee.
7. Re-incorporation of existing associations authorized; conditions.

SECTION

8. Soliciting agents may be employed, when.
9. Contracts with other associations invalid, when.
10. Money, etc., not liable to attachment.
11. Associations may hold meetings outside the state, when.
12. False statements or representations, how punished.
13. Associations enjoined from doing business in the state, when and how; penalty for unauthorized continuance.
14. Person acting as agent for a discredited association, penalty.
15. Repealing clause; non-application of provisions of this act.
16. Takes effect.

[1901, CHAP. 86, SECT. 1. A fraternal beneficiary association is hereby declared to be a corporation, society, or voluntary association formed or organized and carried on for the sole benefit of its members and beneficiaries, and not for profit. Each association shall have a lodge system, with ritualistic form of work and a representative form of government, and may make provisions for the payment of benefits to members and their beneficiaries in case of death, sickness, temporary or permanent physical disability, either as the result of disease, accident, or old age. The fund from which the payment of such benefit shall be made, and the fund from which the expenses of such association shall be defrayed, shall be derived from assessments or dues collected from its members. Payment of death benefits shall be to the families, heirs, blood relatives, affianced husband, or affianced wife, or to persons dependent on the member. Such associations shall be governed by this act, and shall be subject to the provisions of the insurance laws of this state consistent with the provisions of this act, and no law hereafter passed shall apply to them unless they be expressly designated therein.]

[1901, CHAP. 86, SECT. 2. All such associations coming within the description as set forth in section 1 of this act, organized under the laws of this or any other state, province, or territory, and now doing business in this state, may continue such business if the commissioner

of insurance is satisfied that such associations are reliable and worthy of public patronage; *provided*, that they hereafter comply with the provisions of this act, regulating annual reports, and the designation of the commissioner of insurance as the person upon whom process may be served, as hereinafter provided.]

[1901, CHAP. 86, SECT. 3. Any such association coming within the description as set forth in section 1 of this act, organized under the laws of any other state, province, or territory, and not now doing business in this state, shall be admitted to do business within the state, if the commissioner of insurance is satisfied that such association is reliable and worthy of public patronage, and when it shall have filed with the commissioner of insurance a duly certified copy of its charter and articles of association, and a copy of its constitution or laws, certified to by its secretary or corresponding officer, together with an appointment of the commissioner of insurance of this state as a person upon whom process may be served as hereinafter provided, and provided that such association shall be shown by certificate to be authorized to do business in the state, province, or territory in which it is incorporated or organized, in case the laws of such state, province, or territory shall provide for such authorization; and in case the laws of such state, province, or territory do not provide for any formal authorization to do business on the part of any such association, then such association shall be shown to be conducting its business in accordance with the provisions of this act, for which purpose the commissioner of insurance of this state may personally, or by some person to be designated by him, examine into the condition, affairs, character, and business methods, accounts, books, and investments of such association at its home office, which examination shall be at the expense of such association, and shall be made within thirty days after demand therefor, and the expense of such examination shall be limited to \$5 per diem and expenses.]

SECT. 4. Every such association doing business in this state shall, on or before the first day of March of each year, make and file with the commissioner of insurance of this state, a report of its affairs and operations during the year ending on the thirty-first day of December immediately preceding, which annual report shall be in lieu of all other reports required by any other law. Such reports shall be upon blank forms to be provided by the commissioner of insurance, or may be printed in pamphlet form, and shall be verified under oath by the duly authorized officers of such association, and shall be published, or the substance thereof, in the annual report of the commissioner of insurance under a separate part entitled "Fraternal beneficiary associations," and shall contain answers to the following questions:

1. Number of certificates issued during the year, or members admitted.
2. Amount of indemnity affected thereby.
3. Number of losses or benefit liabilities incurred.
4. Number of losses or benefit liabilities paid.
5. The amount received from each assessment for the year.
6. Total amount paid members, beneficiaries, legal representatives, or heirs.
7. Number and kind of claims for which assessments have been made.
8. Number and kind of claims compromised or resisted, and brief statement of reasons.
9. Does association charge annual or other periodical dues or admission fees?
10. How much on each one thousand dollars annually or per capita, as the case may be?
11. Total amount received, from what source, and the disposition thereof.
12. Total amount of salaries paid to officers.
13. Does association guarantee, in its certificates, fixed amounts to be paid regardless of amount realized from assessments, dues, admission fees, and donations?
14. If so, state amount guaranteed, and the security of such guaranty.
15. Has the association a reserve fund?
16. If so, how is it created, and for what purpose, the amount thereof and how invested?
17. Has the association more than one class?
18. If so, how many, and the amount of indemnity in each?
19. Number of members in each class?
20. If voluntary, so state, and give date of organization.
21. If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act?
22. If organized under the laws of any other state, province, or territory, state such fact and the date of organization, giving chapter and year and date of passage of the act.
23. Number of certificates of beneficiary membership lapsed during the year.
24. Number in force at beginning and end of year; if more than one class, number in each class.
25. Names and addresses of its president, secretary, and treasurer, or corresponding officers.

The commissioner of insurance is authorized and empowered to address any additional inquiries to any such association in relation to its

doings or condition, or any other matter connected with its transactions relative to the business contemplated by this act; and such officers of such association as the commissioner of insurance may require shall promptly reply in writing, under oath, to all such inquiries.

SECT. 5. Each such association now doing or hereafter admitted to do business within this state, and not having its principal office within this state, and not being organized under the laws of this state, shall appoint in writing the commissioner of insurance or his successor in office to be its true and lawful attorney, upon whom all lawful process in any action or proceeding against it may be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the association, and that the authority shall continue in force so long as any liability remains outstanding in this state. Copies of such certificate, certified by said commissioner of insurance, shall be deemed sufficient evidence thereof, and shall be admitted in evidence with the same force and effect as the original thereof might be admitted. Service upon such attorney shall be deemed sufficient service upon such association. When legal process against any such association is served upon said commissioner of insurance, he shall immediately notify the association of such service by letter, prepaid and directed to its secretary or corresponding officer, and shall within two days after such service forward in the same manner a copy of the process served on him to such officer. The plaintiff in such process so served shall pay to the commissioner of insurance at the time of such service a fee of three dollars, which shall be recovered by him as part of the taxable costs if he prevails in the suit. The commissioner of insurance shall keep a record of all processes served upon him, which record shall show the day and hour when such service was made.

SECT. 6. The commissioner of insurance of this state shall, upon the application of any association having the right to do business within this state as provided by this act, issue to such association a permit in writing authorizing such association to do business within this state, for which certificate and all proceedings in connection therewith such association shall pay to said commissioner a fee of five dollars.

SECT. 7. Existing associations may re-incorporate themselves, at their option, under this act, and any new association may organize under its provisions, but no certificate of incorporation shall issue until the association has submitted to the insurance commissioner their constitution, by-laws, and a statement of their proposed methods, and they have been by him approved.

SECT. 8. Such associations shall not employ paid agents in soliciting or procuring members, except in the organizing or building up of

subordinate bodies or granting members inducements to procure new members.

SECT. 9. No contract with any other association shall be valid when there is a contract, agreement, or understanding between the members and the beneficiary that the beneficiary or any person for him shall pay such member's assessments and dues, or either of them.

SECT. 10. The money or other benefit, charity, relief, or aid to be paid, provided, or rendered by an association authorized to do business under this act shall not be liable to attachment by trustee, garnishee, or other process, and shall not be seized, taken, appropriated, or applied by any legal or equitable process or by operation of law, to pay any debt or liability of a certificate holder, or of any beneficiary named in a certificate, or of any person who may have any right thereunder.

SECT. 11. Any such association organized under the laws of this state may provide for the meetings of its legislative or governing body in any other state, province, or territory wherein such association shall have subordinate bodies, and all business transacted at such meetings shall be valid in all respects as if such meetings were held within this state; and where the laws of any such association provide for the election of its officers by votes to be cast in its subordinate bodies, the votes so cast in its subordinate bodies in any other state, province, or territory shall be valid, as if cast within this state.

SECT. 12. Any person, officer, member, or examining physician, who shall knowingly or willfully make any false or fraudulent statement or representation in or with reference to any application for membership, or for the purpose of obtaining any money or benefit in any association transacting business under this act, shall be guilty of misdemeanor, and upon conviction shall be punished by a fine of not less than \$100 nor more than \$500, or imprisonment in the county jail for not less than thirty days nor more than one year, or both, in the discretion of the court; and any person who shall willfully make a false statement of any material fact or thing in a sworn statement as to the death or disability of a certificate-holder in any such association for the purpose of procuring payment of a benefit named in the certificate of such holder, and any person who shall willfully make any false statement in any verified report or declaration under oath required or authorized by this act, shall be guilty of perjury, and shall be proceeded against and punished as provided by the statutes of this state in relation to the crime of perjury.

SECT. 13. Any such association refusing or neglecting to make the report as provided in this act shall be excluded from doing business within this state. Said commissioner of insurance must, within sixty days after failure to make such report, or in case any such association

shall exceed its powers or shall conduct its business fraudulently, or shall fail to comply with any of the provisions of this act, give notice in writing to the attorney-general, who shall immediately commence an action against such association to enjoin the same from carrying on any business; and no injunction against any such association shall be granted by any court, except on application by the attorney-general at the request of the commissioner of insurance. No association so enjoined shall have authority to continue business until such report shall be made or overt act or violations complained of shall have been corrected, nor until the costs of such action be paid by it, provided the court shall find that such association was in default as charged, whereupon the commissioner of insurance shall reinstate such association; and not until then shall such association be allowed to again do business in this state. Any officer, agent, or person acting for any association or subordinate body thereof within this state while such association shall be so enjoined or prohibited from doing business pursuant to this act, shall be deemed guilty of a misdemeanor, and on conviction thereof shall be punished by a fine not less than \$25 nor more than \$200, or by imprisonment in the county jail not less than thirty days nor more than one year or by both, such fine and imprisonment in the discretion of the court.

SECT. 14. Any person who shall act within this state as an officer, agent, or otherwise, for any association which shall have failed, neglected, or refused to comply with or shall have violated any of the provisions of this act, or shall have failed or neglected to procure from the commissioner of insurance proper certificate of authority to transact business as provided for by this act, shall be subject to the penalty provided in the last preceding section for the misdemeanor therein specified.

SECT. 15. All acts and parts of acts inconsistent with the provisions of this act are hereby repealed; but nothing herein contained shall apply to or in any way interfere with Masonic, Odd Fellow, Knights of Pythias, Red Men, or other similar orders, or any association working on the lodge system which limits its certificate holders to a particular class, or to the employees of any firm, or municipal or other corporation, or to corporations or associations insuring only members of some particular order, sect, profession, or trade.

STANDARD FORM OF POLICY.

[From Laws of 1885, chapter 93, section 3.]

SECTION

1. Commissioner to prepare a form.
2. Regulations for use of.

SECTION

3. Form.

SECTION 1. The form of policy and insurance contract now in force in the state is continued until the insurance commissioner shall change it. He is authorized to change the form of such contracts from time to time as he may think the public good requires. Any company using any other form of policy than the one prescribed shall forfeit its license.

RULES ACCOMPANYING STANDARD FORM OF POLICY.

1. The name of the company may be printed in the heading in letter according to fancy.

2. Mutual companies may make such changes in the heading of the policy as may be necessary to adapt it to their methods of business. The following is suggested: After the cash consideration, insert "and a note of hand of even date herewith for the amount of \$——, signed by the insured and payable to the company at such times and in such portions as the directors may, pursuant to the by-laws of the company, order or assess."

3. The company may use in its policies printed forms of specification and description of property, but no type shall be allowable on the face of the policy smaller than long primer.

4. All blank spaces in the policy may be filled in print or writing.

5. If necessary in effecting insurance, the company may write upon the margin or across the face of the policy, or print upon slips or riders, to be attached thereto; but all such slips, writing, or riders must be separately signed by the company or agent applying the same.

6. Additional blanks, or the names of the officers and directors of the company, date of organization, amount of capital stock, assets, and liabilities may be printed, if desired, on the back of the policy.

7. The form, shape, or size of the policy is immaterial, provided that it shall contain the same language in type as indicated above.

8. The law under which the policy is made applies to all fire insurance companies doing business in this state, not excepting even the town mutuals.

NEW HAMPSHIRE STANDARD FORM OF POLICY.

No.——.

§——.

Made pursuant to chapter 93, Laws of 1885.

The —— of ——, in consideration of —— dollars, to
 Premium. them paid by the insured, hereinafter named, the receipt
 whereof is hereby acknowledged, do insure —— against loss or
 Amount. damage by fire, to the amount of —— dollars.

Property
insured.

[Here describe property insured.]

This company shall not be liable beyond the actual
 value of the insured property at the time any loss or damage hap-
 pens, except on buildings totally destroyed, in which case the full
 amount of the limitation shall be paid.

Bills of exchange, notes, accounts, evidences, and securities of prop-
 erty, of every kind, books, wearing apparel, plate, money, jewels,

Property not
covered by
policy.

medals, patterns, models, scientific cabinets and col-
 lections, paintings, sculpture, and curiosities are not
 included in said insured property, unless specially men-

tioned. Said property is insured for the term of ——, beginning on
 the —— day of ——, in the year nineteen hundred and —— at
 Term. noon, and continuing until the —— day of ——, in the

year nineteen hundred and ——, at noon, against all loss or damage
 by FIRE originating from any cause except invasion, foreign enemies,
 civil commotions, riots, or any military or usurped power whatever;

Perils insured
against.

the amount of said loss or damage to be estimated ac-
 cording to the actual value of the insured property at
 the time when such loss or damage happens, except on buildings, but
 not to include loss or damage caused by explosions of any kind unless
 fire ensues and then to include that caused by fire only.

This policy shall be VOID if any material fact or circumstance stated
 Matters avoid- in writing has not been fairly represented by the in-
 ing policy. sured; or if the insured, at the time of any loss, has

any other insurance on the said property, without the assent in writ-
 ing or in print of the company; or if, without such assent, the said
 property shall be removed, except that, if such removal shall be nec-
 essary for the preservation of the property from fire, this policy shall
 be valid without such assent for five days thereafter; or if the insured
 shall make any attempt to defraud the company, either before or after
 the loss; and this policy shall be VOID and INOPERATIVE during the
 existence or continuance of the acts or condition of things stipu-
 lated against, as follows: If, without such assent, the situation or cir-
 cumstances affecting the risk shall by or with the knowledge, advice,
 agency, or consent of the insured, be so altered as to cause an increase
 of such risk, or if without such assent, the said property shall be sold,
 or this policy assigned, or if the premises hereby insured shall become

vacant by the removal of the owner or occupant, and so remain vacant for more than thirty days without such assent, or if it be a manufacturing establishment in which the works or machinery are operated more than the customary or legal working hours, or all night, without the written or printed assent of this company thereto; except that permission is hereby given to operate machinery extra hours, not later than 10 o'clock P. M., for the purpose of equalizing work, a competent man, other than the regular watchman, being kept in charge of those rooms in which shafting and belts are running, but where the machinery is not at work; or if such establishments shall cease operation for more than thirty days without permission in writing endorsed hereon; or if gunpowder or other articles subject to legal restriction shall be kept in quantities or manner different from those allowed or prescribed by law; or if camphene, benzine, naphtha, or other chemical oils or burning fluids shall be kept or used by the insured on the premises insured, except that what is known as refined petroleum, kerosene, or coal oil may be used for lighting.

Insured to protect property in case of exposure to fire.

If the insured property shall be exposed to loss or damage by fire, the insured shall make all reasonable exertions to save and protect the same.

In case of any loss or damage under this policy, a STATEMENT in writing, signed and sworn to by the insured, shall be forthwith rendered to the company, setting forth the value of the property insured in detail, the interest of the insured therein, all other insurance thereon, the purposes for which and the persons by whom the building insured, or containing the property insured, was used, and the time at which and the manner in which the fire originated, so far as known to the insured. The company may also examine the books of account and vouchers of the insured, and make extracts from the same, and shall have access to the premises and property damaged. It is moreover understood that there can be no abandonment of the property insured to the company, and that the company shall not in any case be liable for more than the sum insured, with interest thereon from the time when the loss shall become payable, as hereafter provided.

Statement by insured in case of loss.

In case of any loss or damage, the company, within sixty days after the insured shall have submitted a statement, as provided in the preceding clause, shall either pay the amount for which it shall be liable, or replace the property with other of the same kind and goodness; or it may, within ten days after such statement is submitted, notify the insured of its intention to rebuild or repair the premises, or any portion thereof separately insured by this policy, and shall thereupon enter upon said premises and proceed to rebuild or repair the same with reasonable expedition.

Payment of loss to be made within sixty days after proof, unless company elects to replace or repair.

In case difference of opinion shall arise as to the amount of any loss under this policy other than on buildings totally destroyed, unless the company and the insured shall, within fifteen days after notice of the

loss mutually agree upon referees to adjust the same, either party may, upon giving written notice to the other, apply to a justice of the supreme court, who shall appoint three referees, one of whom shall be thoroughly acquainted with the kind of property to be considered, and their award in writing, after proper notice and hearing, shall be final and binding on the parties.

The referees' fees shall be equally divided between the company and the insured.

If there shall be any OTHER INSURANCE on the property insured, valid or invalid, whether prior or subsequent, the insured shall recover on this policy no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon. And whenever the company shall

Apportionment
of loss in case
of other
insurance.

pay any loss, the insured shall assign to it, to the extent of the amount so paid, all rights to recover satisfaction for the loss or damage from any person, town, or other corporation, excepting other insurers; or the insured, if requested, shall prosecute therefor at the charge and for the account of the company.

If this policy shall be made payable to a mortgagee of the insured real estate, no act or default of any person other than such mortgagee or his agents, or those claiming under him, shall affect such mortgagee's right to recover in case of loss on such real estate; *provided*, that the mortgagee shall, on demand, pay according to the established scale of rates for any increase of risks not paid for by the insured; and whenever this company shall be liable to a mortgagee for any sum for

Rights of parties
in case the
policy is made
payable to a
mortgagee.

loss under this policy, for which no liability exists as to the mortgager or owner, and this company shall elect by itself, or with others, to pay the mortgagee the full amount secured by such mortgage, then the mortgagee shall assign and transfer to the companies interested, upon such payment, the said mortgage, together with the note and debt thereby secured.

This policy may be CANCELLED at any time at the request of the insured, who shall thereupon be entitled to a return of the portion

Cancellation
of policy.

of the above premium remaining after deducting the customary monthly short rates for the time this policy shall have been in force. The company also reserves the right, after giving written notice to the insured, and to any mortgagee to whom this policy is made payable, and tendering to the insured a ratable proportion of the premium, to cancel this policy as to all risks subsequent to the expiration of ten days from such notice; and no mortgagee

shall then have the right to recover as to such risks. Mutual companies may vary this clause to suit their methods of business.

In case any special provisions or stipulations not enumerated or inserted above require mention in effecting insurance, such provisions or stipulations shall be legibly written or printed, and prominently and securely attached to this policy, and signed separately by the company or agent.

No suit or action against this company for the recovery of any claim by virtue of this policy shall be sustained in any court of law or equity in this state, unless commenced within one year from the time the loss occurred.

Chapter 170 of the Public Statutes is printed on the back of this policy contract, and hereby made a part thereof.

In witness whereof, the said _____ Company have caused these presents to be signed by their president, and attested by their secretary, in the city of _____, but the same shall not be binding unless countersigned by the duly authorized agent of said company at _____.
 _____, *President*. _____, *Secretary*.

Countersigned at _____ this _____ day of _____, 19____.

_____, *Agent*.

CHAPTER 115.

[From Public Statutes.]

FIREWARDS AND FIREMEN.

FIREWARDS, ETC., AND DUTIES.

SECTION

1. To choose a chief and clerk.
2. To control engines and firemen.
3. To appoint firemen.
4. Organization and duties of firemen.
5. Chief to keep apparatus in order.
6. To direct at fires and save property.
7. Chief to control engines and proceedings.
8. Penalty for refusing to obey or assuming office.
9. Power to pull down buildings to stop fires.
10. Damage to be appraised by selectmen and paid, when.
11. On neglect, court to award damages.
12. Firewards to establish regulations; penalty.
13. Fireward to put out fires, when.
14. Notice to repair hazardous buildings.

SECTION

15. Liability for neglect to repair.
16. Ladders and buckets, when to be provided.
17. Penalty by whom paid.
18. Compensation of chief fireward, how paid.
19. Certificates of service and payment.
20. Chapter, when in force; statutes now in force may continue.

INVESTIGATION OF CAUSES OF FIRES.

21. Origin of fires to be investigated; facts to be recorded and returned; penalty.
22. Written statement to be returned to the town clerk and recorded.
23. Clerk to make a transcript and send to insurance commissioner, etc.
24. Penalty for neglect.

FIREWARDS, ETC., AND DUTIES.

SECTION 1. The firewards or fire engineers of a town shall constitute a board. They shall elect a clerk and adopt a badge of office.

SECT. 2. They shall have at all times the control of all fire-engines and fire apparatus designed or used for the extinguishment of fire in the town, and of all persons whose duty it is to aid in extinguishing fires.

SECT. 3. They shall appoint necessary firemen, not exceeding twenty for each ordinary hand engine, fifty for each larger suction engine, fifteen for each steam engine, and twenty for each hose carriage and hook-and-ladder carriage, whose warrants shall be signed by the chief and clerk.

SECT. 4. The firemen shall be organized in such companies, shall appoint such officers, and shall be subject to such duties in relation to the care, preservation, and use of the public property intrusted to them, and to meeting for drill in the management thereof, as the firewards or engineers shall direct or approve; and shall, by night or day, under their direction, use their best endeavors to extinguish any fire that may happen in their town or the vicinity thereof.

SECT. 5. The chief fireward or engineer shall keep, or cause to be kept, in order all apparatus provided by the town for the extinguishment of fires, and shall cause all cisterns and sources of water prepared for the fire department to be fully supplied and kept in order. He shall annually report to the town the condition of all apparatus under his care belonging to the town, and the amount expended for repairs thereon.

SECT. 6. The firewards or engineers shall forthwith repair to the place of any fire, shall wear their badges of office, and shall exert themselves, and may require assistance from all persons present, to control and extinguish the fire. They shall direct in the removal of property endangered, shall appoint guards to take care of it, and shall suppress all tumults and disorders with force if necessary.

SECT. 7. The chief, or in his absence the senior fireward or engineer present, shall have the general direction of all engines and other apparatus, and the government and direction of all persons and proceedings relating to any fire, and the other firewards or engineers shall aid as assistants.

SECT. 8. If any person present at a fire shall refuse or neglect to obey their commands, or shall unlawfully assume the office or badge of office of a fireward or engineer, he shall be fined not exceeding fifty dollars.

SECT. 9. The major part of the firewards or engineers present at a fire may cause any building or thing whatever to be pulled down, blown up, or removed, if they judge such action necessary to stop the progress of the fire; and any fireward or engineer may require assistance from any person present for that purpose.

SECT. 10. The selectmen, on application, shall appraise the damage

done to any building or thing by order of the firewards or engineers as aforesaid, shall assess a tax for the payment therefor, and shall make compensation to the owner, unless it shall appear that the fire began in such building, or that the same must have been burned if it had not been destroyed or removed.

SECT. 11. Upon refusal of the selectmen, or upon their neglect for three months after the application to appraise the damage and assess such tax, the party injured may petition the supreme court for redress; and the court, after due notice to the town, shall ascertain the damage and shall render judgment and issue execution therefor, and for costs against the town.

SECT. 12. The firewards or engineers may establish such regulations respecting the kindling, guarding, safe-keeping, prevention, and extinguishment of fires, and for the removal of combustibles from any building or place, as they shall think expedient, which shall be signed by the major part of them, recorded by the town clerk, and posted in two or more public places in the town thirty days before they shall take effect. Penalties not exceeding twenty dollars for each offense may be prescribed for the breach of such regulations.

SECT. 13. Every fireward or engineer shall cause any fire deemed by him to be dangerous, in any street or elsewhere, to be extinguished or removed.

SECT. 14. If any building is deemed by the firewards or engineers to be dangerous to the property of others by reason of decay, want of repairs, or otherwise, they may give written notice to the owner to repair or alter the same, which shall contain a particular account of the repairs or alterations required to be made. If the owner does not reside in the town, notice may be given to the occupant, and if there is no occupant, notice may be posted in at least three public places in the town, or be published.

SECT. 15. If the repairs or alterations are not made within thirty days after notice, the owner or occupant so notified shall be liable to a penalty of ten dollars for each month's neglect, and shall be liable to the owner of any building or property consumed by fire communicated from such dangerous building for the damages suffered by him.

SECT. 16. Every town may, by vote or by-law, provide that any buildings or structures in the town, or in a definite part thereof, shall be provided with such ladders and buckets as may be deemed necessary for use in case of fire, under a penalty of six dollars for every three months' neglect.

SECT. 17. Such penalty shall be paid by the owner, if known and resident in the town, otherwise by the occupant; and any tenant who may be compelled to pay the penalty may deduct and retain the

amount thereof and of the costs from his rent, or may recover the same of his lessor in an action for money paid to his use.

SECT. 18. The chief fireward shall be paid for his services such compensation as the selectmen shall think reasonable; and the bills for necessary repairs of the apparatus provided for the extinguishment of fires made by his direction, being approved by him, shall be paid by the selectmen.

SECT. 19. The chief officer of each company of firemen shall annually, in February, make and certify, under oath, a list of those firemen who have faithfully performed all their duties in his company, and return the same to the selectmen; and each person so returned shall receive three dollars for his services, and such further sum as may be voted by the town.

SECT. 20. The preceding sections of this chapter shall be in force in any town in which apparatus for the extinguishment of fires shall be provided at the public expense, and firewards or fire engineers shall be duly elected or appointed. But the by-laws now in force in any town relating to the extinguishment of fires shall remain in force, subject to be repealed or superseded by vote of the town.

INVESTIGATION OF THE CAUSES OF FIRES.

SECT. 21. When property is destroyed by fire, it shall be the duty of the board of firewards or engineers of towns having such officers, and of selectmen in other towns, to make investigation of the cause, circumstances, and origin thereof, and especially to examine whether it was the result of carelessness or of design. The investigation shall be commenced within two days of the occurrence of the fire, not including the Lord's day. They shall have the powers vested in justices of the peace to compel the attendance of witnesses to testify before them upon such inquest.

SECT. 22. They shall present to the city or town clerk, for record by him in a book provided by the insurance commissioner, a written statement of all the facts relating to the cause of such fire, the kind, value, and ownership of property destroyed, and of such other particulars as may be called for in the form provided, and of any other facts which to them seem pertinent; and such record shall be made within two weeks of the occurrence of the fire.

SECT. 23. The clerk shall make a transcript of such fire record upon a blank form provided by the insurance commissioner, for each six months preceding, and forward the same to the insurance commissioner within fifteen days from the first day of July and the first day of January in each year. He shall also transmit to the insur-

ance commissioner at any time, upon his request, a copy of the record as to any particular fire, or any facts concerning it.

SECT. 24. Any officer neglecting or refusing to perform any duty required of him by any of the provisions of the three sections next preceding, shall be fined not exceeding two hundred dollars.

CHAPTER 40.

[Laws of 1893.]

AN ACT PROVIDING FOR THE APPOINTMENT OF INSPECTORS OF BUILDINGS BY CITIES AND TOWNS, AND DEFINING THEIR DUTIES.

SECTION

1. Inspector of buildings, by whom appointed: duties and compensation; regulations.
2. Building plans must be approved

SECTION

- by inspector; person aggrieved by non-approval may appeal.
3. Penalty.
4. Repealing clause; act takes effect.

SECTION 1. Any city or town may appoint an inspector of buildings for such city or town, prescribe his duties, and fix his compensation. And any city or town which shall appoint such inspector, may, by ordinance or by by-law, prescribe regulations for the construction and maintenance of all buildings in such city or town which shall be used in whole or in part for mercantile, commercial, manufacturing, or public purposes, or as tenement houses; and all buildings hereafter erected for such purposes in such city or town shall conform to such regulations.

SECT. 2. Any person who shall hereafter intend to erect any building which is intended to be used in whole or in part for mercantile, commercial, manufacturing, or public purposes, or as a tenement house, in any city or town which has appointed a building inspector, shall, before erecting such building, submit the plans therefor to such inspector for his examination and approval, under the regulations prescribed by the city or town. And no building intended for such purposes shall be erected in any such city or town without the approval of the plans therefor by such inspector. If any such inspector shall refuse to approve any plans submitted to him as aforesaid, any person aggrieved thereby may appeal from the decision of such inspector to the supreme court for the county in which such city or town is situated; and the said court shall make such orders therein as justice may require.

SECT. 3. Any person violating any of the provisions of this act shall be fined not exceeding one thousand dollars.

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FIFTY-EIGHTH ANNUAL REPORT

OF THE

RAILROAD COMMISSIONERS

OF THE

STATE OF NEW HAMPSHIRE.

1902.

MANCHESTER, N. H. :
PRINTED BY THE JOHN B. CLARKE COMPANY,
1902.

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PART I.

REPORT OF COMMISSIONERS.

STATE OF NEW HAMPSHIRE.

To His Excellency the Governor:

The Railroad Commissioners transmit herewith, in accordance with law, their report for the year 1902. It includes the returns of the railroad corporations of the state for twelve months ending June 30, 1902, and the reports, decisions, and comments of the board for the calendar year.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

CONCORD, December 31, 1902.

REPORT.

STEAM RAILROADS.

Since the Boston & Maine leased the Fitchburg in June, 1900, there has been no change in the control of the steam railroads of New Hampshire, in the grouping of the three systems, or in the dividends paid to stockholders, and very little in mileage.

The total length of line reported by the corporations making returns June 30, 1902, was 1,208.68, but as this included the Portsmouth Electric, which is 18.34 miles, the steam roads on that date had an aggregate length of 1,190.34 and 521.92 of second and third tracks and sidings, making 1,712.26 miles of track. Of the 1,190.34 miles of line all but the 52.06 miles of the Atlantic & St. Lawrence and the 100.13 miles of the Maine Central are included in the Boston and Maine system, and as 52 per cent of the stock of the Maine Central is owned by the Boston & Maine, that road may also be placed with those under Boston & Maine control.

The gross earnings of Boston & Maine operation during the year were \$31,840,694, of which \$11,557,583.46 was from passenger traffic and \$18,124,636.31 from freight, and the balance from miscellaneous sources. The net earnings from operation were \$9,402,710.61. As compared with the next preceding years there was a gain of \$1,039,789.16 in gross earnings and \$123,983.15 in net earnings.

The Maine Central earned \$6,298,018.75, of which \$2,166,154.34 was from passenger traffic and \$3,751,453.20 from freight, and its net earnings were \$1,725,758.32, a gain of \$381,672.14 in gross earnings and \$208,249.39 in net earnings. The Atlantic & St. Lawrence earned \$1,179,241.84, of

which \$309,888.60 was from passengers and \$866,331.44 from freight, and its net earnings were \$84,624.59, a loss in gross of \$378,391.12 and \$53,390.74 in net earnings, due largely to the shortage in the corn crop of the West. The net divisible income of the Boston & Maine, after paying rentals and other charges, was \$1,786,726.33, from which a 7 per cent dividend was paid to stockholders. The net divisible income of the Maine Central was \$360,597.05, from which dividends amounting to \$298,566 were paid, leaving a surplus of \$62,031.05.

The Atlantic & St. Lawrence failed, as it always does, to earn interest charges, taxes, and the 6 per cent dividends upon its stock, and these charges, amounting to \$502,452.08 more than the operation earnings, were paid out of the treasury of the Grand Trunk, to which the road is leased.

No new line mileage was constructed during the year, and so far as we can judge there is no prospect of any. Several old charters are kept alive by their grantees, but there is no definite purpose to use them because it is evident the roads they authorize could not be made to pay as independent enterprises, and those in control of existing systems do not consider that extensions would be profitable. On all sides the conclusion appears to have been reached that New Hampshire has all the steam roads she requires and can support, and that present and future outlays should be confined to the improvement of those now in operation. For this purpose, which embraces the reconstruction and repair of roadbeds, tracks, depots, and bridges, the extension of yards and sidings, and the procurement of new equipment, and whatever else will reduce to a minimum the cost of transportation and put the roads in condition where, in the event of business depression, betterments can be suspended for a time, large outlays are constantly being made, but beyond this, interest and development center in the electric street roads, present and prospective, seen and hoped for.

ELECTRIC RAILROADS.

The electric road development has proceeded rapidly since our report for 1901. Computed as single track, the mileage of

the state is now 226 miles as against 138, July 1, 1901, and the capitalization exclusive of current liabilities has been increased from \$2,964,339 to \$5,659,083.

During the calendar year the Concord & Manchester, the Berlin, the Hudson, Pelham & Salem, the Portsmouth & Exeter, the Haverhill, Plaistow & Newton, the Haverhill & Plaistow, and the Seabrook & Hampton Beach have been completed and commenced operation. The Claremont, the Dover & Eliot, and the extension of the Keene to Swanzey have been partially built. The Manchester & Haverhill and the Newport & Sunapee, for which we have authorized the issue of stock and bonds, have thus far failed to materialize.

The following exhibit includes all the roads in operation January 1, 1903, but it discloses only the mileage, capital, and rentals of roads leased or put into operation since July 1, 1902.

STREET RAILWAY STATISTICS.

NAME OF ROAD.	Mileage.	Stock.	Bonds.	Floating debt.	Income.	Net income.
Concord	12.71	\$100,000.00	\$145,000.00	\$14,628.84	\$79,399.60	\$796.28
Keene	6.52	120,000.00	60,000.00	34,321.79	24,256.13	1,221.66
Laconia	8.87	100,000.00	40,000.00	38,037.59	22,365.74	1,864.65
Manchester	34.54	520,500.00	250,000.00	121,451.62	235,171.76	31,680.84
Nashua	15.50	150,000.00	300,000.00	19,216.40	.....	*15,000.00
Portsmouth	19.28	470,583.00	.....	.....	59,203.90	4,696.68
Chester & Derry	7.75	50,000.00	50,000.00	7,906.09	11,996.78	448.88
Springfield	2.25	12,000.00	.....	.....	957,495.77	.....
Exeter, Hampton & Amesbury	21.60	275,000.00	225,000.00	32,586.19	*18,000.00	48,208.42
Dover, Somersworth & Rochester	18.02	300,000.00	300,000.00	.....	*13,000.00	*18,000.00
Haverhill, Plaisow & Newton	8.47	160,000.00	145,000.00	.....	*16,250.00	*9,000.00
Portsmouth & Exeter	12.23	165,000.00	145,000.00	.....	*16,250.00	*9,000.00
Seabrook & Hampton Beach	5.80	55,000.00	45,000.00	.....	*5,250.00	*3,000.00
Hudson, Pelham & Salem	26.96	375,000.00	385,000.00	.....	.....	.....
Concord & Manchester	18.00	.....	500,000.00	.....	.....	.....
Berlin	7.50	110,000.00	105,000.00	.....	.....	.....
Total	226.00	\$2,403,083.00	\$2,696,000.00	\$208,248.52	\$751,179.58	\$112,946.81

* Rental.

RETURNS.

The returns of several of our street railway corporations, while they comply with the requirements of the law, fail to show in detail the business of the roads, because some of them are leased and the lessors return only the rentals as receipts, and the dividends as expenses, while others were not operated until after July 1, when the railway year began.

OWNERSHIP.

The owners of record of our street railways are few. The stock of the Manchester is owned entirely by the Manchester Traction, Light & Power Company, which operates in connection with it several light and power plants. The Portsmouth and the Concord & Manchester were constructed and are owned and operated by the Boston & Maine, and most of the stock of the Concord Street Railway is held by a few parties representing Boston & Maine interests. The Nashua street road has been leased for a long term of years to the Boston & Northern in Massachusetts, and virtually belongs to that corporation. The Exeter, Hampton & Amesbury is understood to be owned by the New Hampshire Traction Company, a corporation organized under the general laws, and as the Dover, Somersworth & Rochester, the Portsmouth & Exeter, the Seabrook & Hampton Beach, the Hudson, Pelham & Salem, and Haverhill, Plaistow & Newton have been leased to the Exeter, Hampton & Amesbury for ninety-nine years, the Traction Company, which now controls and operates them, is to all intents and purposes the owner of this entire system.

The Chester & Derry is owned by 134 stockholders who contributed to its construction. The Keene reports nine owners, of whom five live in New Hampshire. The Laconia has thirty-six stockholders, who would own the road if its debts were paid.

THE LOVELL SYSTEM.

The New York syndicate that furnished the capital with which what has been known as the Lovell system of railways and its appurtenant enterprises in southeastern New Hampshire and northeastern Massachusetts was purchased or constructed by Wallace D. Lovell, has taken possession of its properties and by various leases and other transfers has practically consolidated them in a new corporation known as the New Hampshire Traction Company, which was organized for the purpose. These properties include the Dover, Somersworth & Rochester, the Hudson, Pelham & Salem, the Portsmouth & Exeter, Haverhill, Plaistow & Newton, the Seabrook & Hampton Beach, and the Exeter, Hampton & Amesbury railways, with a total length of track of ninety-three miles in New Hampshire, several railways with thirty-nine miles in Massachusetts, the central power plant at Portsmouth from which the whole system is operated, the Hampton bridge, the parks at Canobie lake and Dover, the hotels and casino at Hampton, and various others designed to create summer business for the railroads. The capital stock of the railways in this state is \$1,330,000, and the mortgage bonds are \$1,225,000. The power plant and bridge were constructed by subsidiary corporations and are capitalized separately. All these roads except the line from Dover to Somersworth were constructed by Mr. Lovell. They have all been leased to the Exeter, Hampton & Amesbury, which is owned by the Traction Company.

THE ISSUE OF STOCK AND BONDS.

The law prohibiting the issue by railroad corporations of stock and bonds without the approval of the railroad commissioners, and limiting such issues to the amounts reasonably requisite for the legal purposes of such corporations, has been rigidly administered by the board, and the capitalization of the street railways is the actual cost of the properties they own, with fair allowances for incidental expenses. But it has been and is easy for the owners of a railroad to organize, in this state or elsewhere, a corporation over the capitalization of

which neither this board nor any other New Hampshire authority has any control, to transfer their railroad stocks to such corporation, and then to issue in its name stock and bonds to any amount, thereby making null and void and of no effect our laws which are designed to protect the public against stock watering.

By such evasion the securities of more than half our street roads have been transferred to traction and other companies, and put upon the market under other names, at a price greatly in excess of their value. When by such process a railroad is merged in another corporation, which operates in connection with it electric light and power plants, or other properties, its returns of expenses and receipts become mere matters of book-keeping, and the purpose of the law, requiring returns, which is to furnish parties interested with reliable information, is defeated. We can see no way in which this can be prevented when the take-over corporation is formed in another state, for the right of the owners of railroad securities to sell them where and when they please cannot be abridged, and we can have no jurisdiction over corporate bodies created and organized elsewhere. But when a corporation is authorized and organized in this state for the purpose of owning and operating railroads, whether the roads are all or only a part of its assets, it may be and in our judgment should be required to make returns similar to those now made by railroad corporations, disclosing in detail its financial condition, character and cost of its properties, and receipts and expenses. This would at least advise the public of what it has a right to know, and there is no reason why it should be objected to by any corporation that does not fear the light.

During the year the board has authorized the issue of the following street railway securities for the legal purposes of the corporations petitioning for them:

STOCK AND BONDS AUTHORIZED.

NAMES.	Stock.	Bonds.
Newport & Sunapee	\$60,000.00	\$60,000.00
Hudson, Pelham & Salem.....	300,000.00	300,000.00
“ “ “	75,000.00	65,000.00
Manchester & Haverhill.....	250,000.00	250,000.00
“ “	100,000.00	60,000.00
“ “	149,253.00	.....
Claremont Railway & Lighting Co.....	100,000.00	25,000.00
Haverhill, Plaistow & Newton	10 000.00	.....
Seabrook & Hampton Beach.....	5,000.00	.....
Portsmouth & Exeter	15,000.00	.....
Dover & Eliot	25,000.00	.....
Newport & Sunapee.....	20,000.00	10,000.00
Total.....	\$1,109,253.00	\$770,000.00

THE QUESTION OF PUBLIC GOOD.

In considering whether the public good demands the construction of a street railway for which a charter is asked, when such question has been referred to us by the court the board has endeavored to carry out the well-established and clearly defined policy of the state, which gives to a railroad corporation that has occupied certain territory, and is rendering or is willing to afford proper transportation facilities at reasonable rates, control of the business of such territory by refusing to authorize competing roads thereon. For this reason two roads designed to parallel others that are furnishing fair accommodations have been reported against, but all that have appeared to be needed by the public have been approved. This rule of action will be followed by the present members of the board until the state, by legislative action, changes its policy, which in our judgment encourages rather than prevents the building of street roads where they are needed.

An examination of the returns of street railway corporations does not disclose any excessive profits to stockholders. The owners of the leased roads which were in operation during the year ending June 30, 1902,—that is, of the Nashua, and Dover, Somersworth & Rochester,—received the rentals promised by the lessees and all paid the interest on their bonds and taxes. But only one, the Manchester, which has a population of 65,000 to support it, showed a divisible income from operation of 6 per cent on the par value of its stock, which was only 3 per cent on the cost to the present owners. The Exeter, Hampton & Amesbury paid a 3 per cent dividend, amounting to \$8,250, but its divisible income was only \$6,450. No other paid a dividend. The Chester & Derry returned a surplus of \$448.88 for the year, or a little more than one third of 1 per cent on its stock; the Concord, a surplus of \$726.28, or less than 1 per cent; the Keene, a surplus of \$1,221.66 upon a capital of \$24,256; the Portsmouth, with no debt and no taxes to pay, a surplus of \$4,696.98, or less than 1 per cent on its cost, which was \$170,583.11; and the Laconia failed to meet its operating expenses and fixed charges by \$1,904.65. All the populous centers of our state are now supplied with electric roads, and the building of the future, if in new territory, must be in the country districts. The great bulk of the patronage of the roads we have is that of pleasure-seekers, and is secured by large outlays for casinos, theaters, parks, and other attractions, the use of which is necessarily confined to the summer season. We have but one city large enough to support an electric railway used exclusively for business purposes, and the car receipts in that are to a great extent from pleasure travel, without which it could not pay a dividend.

It follows that the business of existing roads, and of all those that may come in the future, must be mainly created by the railway corporations, and unless we offer to capitalists the assurance that when they have created such business others, who have done nothing to produce it, shall not be permitted to break in and divide it by a cut-throat competition they will go elsewhere to invest their money and there will be little more construction in New Hampshire.

Charters may be asked for and granted, for they impose upon grantees no obligation to build, and sometimes they can be sold for something to those whose interest they threaten, but experience and calculation unite to prevent new roads that are not guaranteed the right to do the business of the territory they occupy while they meet the reasonable demands of the public.

Besides this, a spirit of fair dealing dictates that existing roads, especially such as earn no dividends or only nominal ones, shall not be crippled by competitors until they refuse or neglect to furnish their patrons suitable transportation facilities at fair rates. We therefore think the state's policy is sound, but it is for the legislature to determine whether it shall be changed. We consider it to be our duty to adhere to and execute the state policy as it appears in the action of the law-making bodies upon such matters.

ACCIDENTS.

This volume contains reports of the board upon thirty-one fatal accidents in which thirty-three persons were killed or fatally injured. Of these, nine accidents in which ten persons were killed occurred in 1901. Of the victims none were passengers, nine were railroad employees, eighteen were trespassers, six were killed on crossings, eight were walking track, three fell from trains, three were trying to board moving trains, three were coupling cars, three were in collisions, two were stealing rides, one was struck by overhead bridge, one was crossing tracks in yard, one was driving on track, one was killed at station, and one was killed on a street railway. There are six more accidents in which as many persons lost their lives to be investigated. The fatalities during the year 1902 were, therefore, only twenty-nine, which is only about three fifths of the average number in the last twenty years.

WORK OF THE BOARD.

During the year the board has heard and rendered decisions in fifty-seven cases, investigated thirty-three fatal accidents.

and inspected the railways of the state as required by law. It has also brought about agreements between parties in a number of cases, in which no formal order or report was necessary. Fourteen cases, some of which have been partially heard, are now pending. Included in this list are five growing out of the determination of the Boston & Maine to reconstruct and enlarge its yard at North Walpole, and in doing it to abolish all the grade crossings in that village. After several hearings a mutual agreement has been reached by the officials of the railroad and the town authorities which will be incorporated in the orders of the board when the engineers have furnished the specifications necessary to carry out the plans agreed upon.

PART II.

RAILROAD RETURNS.

REPORT

OF THE

ATLANTIC & ST. LAWRENCE RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation	\$1,179,241.84
Operating expenses	1,094,613.25
Net earnings from operation	\$84,628.59
Charges upon income accrued during the year:	
Interest on funded debt	\$206,280.00
Taxes	51,760.67
Total charges and deductions from income	258,040.67
Deficit	\$173,412.08
Dividends declared, 6 per cent on \$5,484,000, common stock	329,040.00
Deficit for the year ending June 30, 1902	\$502,452.08
EARNINGS FROM OPERATION.	
Net revenue from passengers	\$255,214.24
Mails	24,054.33
Express	30,620.03
Total earnings, passenger service	\$309,888.60
Net revenue from freight	866,331.44
Total passenger and freight earnings	\$1,176,220.04
Other earnings from operation:	
Switching charges, balance	\$973.93

Rentals from tracks, yards, and terminals	\$1,503.80	
Hire of equipment, balance	545.07	
Total other earnings		\$3,021.80
Gross earnings from operation		\$1,179,241.84
EXPENSES OF OPERATION.		
General expenses:		
Salaries of general officers		\$8,258.27
Salaries of clerks and attendants		6,903.82
General office expenses and supplies		2,297.75
Insurance		4,857.24
Law expenses		3,799.96
Stationery and printing (general offices)		791.42
Other general expenses		775.81
Total		\$27,684.27
Maintenance of way and structures:		
Repairs of roadway		\$101,887.18
Renewals of rails		10,466.76
Renewals of ties		39,888.45
Repairs and renewals of bridges and culverts		14,252.83
Repairs and renewals of fences, road crossings, signs, and cattle guards		6,376.05
Repairs and renewals of buildings and fixtures		97,410.02
Repairs and renewals of docks and wharves		9,433.94
Repairs and renewals of telegraph		432.94
Stationery and printing		67.45
Total		\$280,215.02
Maintenance of equipment:		
Superintendence		\$9,868.96
Repairs and renewals of locomotives		32,672.29
Repairs and renewals of passenger cars		24,658.90
Repairs and renewals of freight cars		80,869.31
Repairs and renewals of work cars		453.51
Repairs and renewals of shop machinery and tools		11,003.66
Stationery and printing		338.28
Other expenses of maintaining equipment		9,580.48
Total		\$169,445.39

Conducting transportation:	
Superintendence	\$3,183.75
Engine and roundhouse men	101,083.19
Fuel for locomotives	220,897.96
Water supply for locomotives	9,308.40
Oil, tallow, and waste for locomotives	6,471.00
Other supplies for locomotives	1,682.74
Train service	57,493.14
Train supplies and expenses	11,056.03
Switchmen, flagmen, and watchmen	31,768.96
Telegraph expenses	27,354.28
Station service	93,970.49
Station supplies	6,553.73
Car mileage, balance	12,362.31
Loss and damage	164.16
Injuries to persons	2,400.00
Clearing wrecks	1,557.45
Operating marine equipment	6.00
Advertising	3,849.07
Outside agencies	14,305.25
Commissions	3,839.23
Stock yards and elevators	2,832.80
Stationery and printing	4,037.25
Other expenses of conducting transportation	1,090.78

Total	<u>\$617,267.97</u>
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Recapitulation:	
General expenses	\$27,684.27
Maintenance of way and structures	280,215.62
Maintenance of equipment	169,445.39
Conducting transportation	617,267.97

Total operating expenses	<u>\$1,094,613.25</u>
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Percentage of operating expenses to gross earnings	92.82
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GENERAL BALANCE SHEET.

Cost of road	<u>\$8,922,000.00</u>
Capital stock, common	\$5,484,000.00
Funded debt	3,438,000.00
Total	<u>\$8,922,000.00</u>

CAPITAL STOCK.	
Capital stock authorized by law, common . . .	\$5,484,000.00
Capital stock authorized by votes of company, common	5,484,000.00
Capital stock issued and outstanding, common . .	5,484,000.00
Number of shares issued and outstanding, common, sterling	11,290
Number of shares issued and outstanding, common, federal	190
Number of shares issued and outstanding, fractional (\$16)	40
Total number of shares outstanding . . .	11,520
Number of stockholders, common . . .	1,648

FUNDED DEBT.				
DESCRIPTION OF BONDS, ETC.	Rate of interest	Date of maturity.	Amount outstanding	Interest paid during year.
First mortgage bonds.....	6%	1884	\$1,499,916	\$89,994.96
Second " "	6%	1891	712,932	42,775.92
Third " "	6%	1909	786,984	47,219.04
Balance on exchange of bonds	6%	.....	168	10.08
<i>Island Pond to Canadian Boundary Line.</i>				
Island Pond 6 per cent debentures, £90,000 sterling.....	6%	.....	433,000	26,280.00
Total.....	.....	.....	\$3,433,000	\$206,280.00

VOLUME OF TRAFFIC, ETC.	
Passenger traffic:	
Number of passengers carried paying revenue . . .	246,175
Number of passengers carried one mile . . .	11,958,194
Number of passengers carried one mile per mile of road operated	71,786
Average length of journey per passenger, miles . .	48.58
Average amount received from each passenger . .	\$1.03672
Average amount received per passenger per mile carried . . . . .	.02134
Passenger earnings (gross) per mile of road operated	1,860.30
Passenger earnings (gross) per passenger-train mile run . . . . .	.84508

Freight traffic:	
Number of tons of freight hauled earning revenue	1,501,489
Number of tons of freight hauled one mile	163,620,277
Number of tons of freight hauled one mile per mile of road operated	982,232
Average length of haul per ton, miles	108.97
Average amount received for each ton of freight	\$0.57698
Average amount received for each ton per mile hauled . . . . .	.00532
Freight earnings (gross) per mile of road operated	5,200.69
Freight earnings per freight-train mile run	1.82317
Operating expenses:	
Operating expenses per mile of road operated	6,571.16
Operating expenses per revenue-train mile run	1.30021
Train mileage:	
Miles run by passenger trains	366,697
Miles run by freight trains	475,178
Total mileage of trains earning revenue	841,875
Miles run by switching trains	226,831
Miles run by construction and other trains	57,837
Total train mileage	1,126,543
Fares and freights:	
Average rate of fare per mile on single local tickets	2.229 cents
Average rate of fare per mile on commutation tickets	1.676 "
Average rate of fare per mile on mileage tickets	2.000 "
Average rate of fare per mile on season tickets	0.972 "
Average rate of fare per mile on joint tickets	2.317 "
Average rate of freight per ton mile on local way-bill	1.642 "
Average rate of freight per ton mile on joint way-bill	0.321 "
Average number of persons employed	1,099

RAILROAD OWNED.

Length of main line in New Hampshire	52.060 miles
Total length of main line	165.220 "
Length of side track, etc., in New Hampshire	14.800 "
Total length of side track, etc.	75.840 "
Total length of track owned in New Hampshire	66.860 "
Total length of track owned	241.060 "

RAILROAD OPERATED.

Length of main line in New Hampshire . . .	52.060 miles
Total length of main line	165.220 "
Total length of branch line	1.360 "
Total length of line operated in New Hampshire	52.060 "
Total length of line operated	166.580 "
Length of side track, etc., in New Hampshire	14.800 "
Total length of side track, etc.	75.840 "
Total length of track operated in New Hampshire	66.860 "
Total length of track operated	242.420 "

RAILROAD CROSSINGS IN NEW HAMPSHIRE.

Crossings with Highways.

Number of crossings of company's railroad with highways at grade	22
Number of highway grade crossings protected by flagmen	1
Number of highway grade crossings unprotected	21
Number of highway bridges less than 18 feet above track	3
Height of lowest highway bridge above track .	16 ft. 6 in.

Crossings with Other Railroads.

Crossings of company's railroad with other railroads at grade	2
Maine Central Railroad at Beatties.	
Crossing Berlin Street Railway at Berlin, owned by Berlin Street Railway.	

ACCIDENTS TO PERSONS.

	From causes beyond their own control in New Hampshire.		From their own misconduct or carelessness in New Hampshire.		Total in New Hampshire.		Total on all lines operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.....				1		1		8
Employees.....		3	1	15	1	18	6	68
Others.....			1		1		3	16
Total.....		3	2	16	2	19	9	92

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

- Oct. 5. A. Morin, trespasser, struck by train and killed.
- April 28. W. F. Finegan, brakeman, fell from train and car passed over him.
- September 13. Z. Revault, ashpit man, and James H. Hall, filler, injured in taking boiler off turntable.
- September 18. L. Cole, passenger, attempting to get on train ran against truck and was injured.
- October 22. R. N. Noble, laborer, injured in moving frame of engine.
- November 7. A. Stott, brakeman, injured in uncoupling.
- February 3. O. E. Green, laborer, fell through skylight window in cleaning snow off roof and was injured.
- February 3. Guy Clough, brakeman, struck knee on switch target and was injured.
- February 9. F. Baker, brakeman, was injured by glass breaking in front of cab in engine caused by snow.
- February 7. J. J. Connor, blacksmith, injured by sledge hammer striking thumb.
- March 3. F. L. Bryant, brakeman, injured in jumping off car.
- March 27. J. F. Bendelow, apprentice, caught finger between tool and driving brass and was injured.
- March 17. E. B. Griffin, brakeman, injured in turning switch.
- April 4. H. W. Welsh, yardman, slipped when getting on engine and injured.
- April 10. D. Goulette, section foreman, injured in unloading ties.
- May 5. E. Staples, clerk, in loading baggage, trunk slipped and he was injured.
- May 8. J. Robitaille, sectionman, injured in loading rails.
- May 11. A. Manderson, machinist, injured in marking wheels.
- May 21. J. Crosby, brakeman, injured in jumping from car.
- June 28. F. Mullen, laborer, foot injured.

PROPER ADDRESS OF THE COMPANY.

ATLANTIC & ST. LAWRENCE RAILROAD COMPANY,
PORTLAND, ME.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Charles M. Hays, president, Montreal, P. Q.; George P. Wescott, vice-president, Portland, Me.; Walter W. Duffett, treasurer and clerk, Portland, Me.; Clarence A. Hight, solicitor, Portland, Me.; Henry W. Walker, general auditor, Montreal, P. Q.; F. H. McGuigan, manager, Montreal, P. Q.; John W. Loud, freight traffic manager, Montreal, P. Q.; William E. Davis, passenger traffic manager, Montreal, P. Q.; John Pullen, general freight agent, Montreal, P. Q.; M. S. Blairlock, superintendent, Montreal, P. Q.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Charles M. Hays, Montreal, P. Q.; George P. Wescott, Franklin R. Barrett, Walter W. Duffett, Stephen R. Small, William W. Brown, Edward A. Noyes, Philip G. Brown, Portland, Me.; John W. Loud, Montreal, P. Q.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

S. R. SMALL,
W. W. DUFFETT,
Directors.

W. W. DUFFETT,
Treasurer.

STATE OF MAINE.

CUMBERLAND, ss. Portland, September 12, 1902. Then personally appeared the above-named S. R. Small and W. W. Duffett and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

JOHN H. DAVIS,
Notary Public.

REPORT

OF THE

BOSTON & MAINE RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation	\$31,840,694.00
Operating expenses	22,437,983.39
Net earnings from operation	\$9,402,710.61
Dividends received on stocks owned:	
Maine Central Railroad, 25,160 shares, 6 per cent	\$150,960.00
Portland & Ogdensburg Railroad, 3,952 4-10 shares, 2 per cent	7,904.80
St. John Bridge & Ry. Extn. Co., 240 shares, 10 per cent	1,200.00
Owened by C. & M. R. R.:	
Suncook Valley Railroad, 630 3-5 shares, 6 per cent	3,783.60
Pemigewasset Valley Railroad, 381 shares, 6 per cent	2,286.00
New Boston Railroad, 100 shares, 4 per cent	400.00
Mt. Washington Railway, 1,099 shares, 3 per cent	3,297.00
Owened by the C. & P. R. R.:	
Mt. Washington Railway, 194 shares, 3 per cent	582.00
Owened by Conn. River R. R.:	
Vermont Valley Railroad Company (par \$50), 9,734 shares, 6 per cent	29,202.00
Owened by B. & L. R. R.:	
Peterborough Railroad, 331 shares, 4 per cent	1,324.00
Total	200,939.40

Interest received on Woodsville Aqueduct Company bonds owned:		
Owned by B. & M. Railroad,		
\$5,450, one year at 4 per cent .	\$218.00	
Owned by C. & M. Railroad,		
\$10,000, one year at 4 per cent	400.00	
Total		\$618.00
Miscellaneous income, less expense of collecting:		
Rents of tenements, lands, etc.,		
\$380,239.17; less expense, \$48,-		
676.43	\$331,562.74	
Bridge tolls, \$10,503.50; less ex-		
pense, \$1,430	9,073.05	
Interest received	32,915.40	
Sundry items	14,792.56	
Total		388,343.75
Gross income above operating expenses .		\$9,992,611.76
Charges upon income accrued during the year:		
Interest on funded debt	\$1,330,884.55	
Interest and discount on unfunded debts and		
loans, real estate mortgages, etc.	36,112.14	
Taxes, \$1,580,185.43, plus revenue stamp tax,		
\$49,328.53	1,629,513.96	
Rentals of leased roads:		
Fitchburg	\$1,796,567.50	
Boston & Lowell	767,027.00	
Concord & Montreal	774,886.28	
Connecticut River	366,750.00	
Worcester, Nashua & Rochester .	250,000.00	
Vermont & Massachusetts	244,580.00	
Connecticut & Passumpsic Rivers	213,000.00	
Northern	216,104.00	
Nashua & Lowell	73,000.00	
Lowell & Andover	52,500.00	
Manchester & Lawrence	112,960.00	
Stony Brook	21,500.00	
Wilton	20,400.00	
Peterborough	15,700.00	
Concord & Portsmouth	25,000.00	
Pemigewasset Valley	32,790.00	
Suncook Valley	14,700.00	
Massawippi Valley	40,000.00	
Kennebunk & Kennebunkport . . .	2,925.00	
New Boston	2,800.00	
Troy & Bennington	15,400.00	
		\$5,058,589.78

Newport & Richford, \$17,500; sublet to Canadian Pacific Rail- way for \$18,000; credit	\$500.00	
Total		\$5,058,089.78
Payments to sinking and other special funds:		
Sinking fund, Eastern Railroad . .	\$100,000.00	
Sinking fund, Boston & Maine Railroad	51,285.00	
Total payments		151,285.00
Total charges and deductions from income . .		\$8,205,885.43
Net divisible income		\$1,786,726.33
Dividends declared during the year payable on—		
October 1, 1901, $1\frac{3}{4}$ per cent on \$22,505,000, common	\$393,837.50	
January 1, 1902, $1\frac{3}{4}$ per cent on \$22,505,200, common	393,841.00	
April 1, 1902, $1\frac{3}{4}$ per cent on \$22,505,400, common	393,844.50	
July 1, 1902, $1\frac{3}{4}$ per cent on \$22,505,600, common	393,848.00	
September 2, 1901, 3 per cent on \$3,149,800, preferred	94,494.00	
March 1, 1902, 3 per cent on \$3,149,800, preferred	94,494.00	
Total dividends declared		1,764,359.00
Surplus for the year ending June 30, 1902 . .		\$22,367.33
Amount of surplus June 30, 1901		1,565,165.45
		\$1,587,532.78
Amount transferred to contingent fund . .		22,367.33
Total surplus June 30, 1902		\$1,565,165.45
EARNINGS FROM OPERATION.		
Gross receipts from passengers		\$11,678,508.53
Deductions:		
Tickets redeemed	\$21,611.26	
Excess fares refunded	99,313.81	
Total deductions		120,925.07
Net revenue from passengers		\$11,557,583.46

From mails	\$449,981.93
From express	887,034.30
From extra baggage and storage	145,902.65
Total earnings, passenger service	\$13,040,502.34
Gross receipts from freight	\$18,305,130.51
Overcharge to shippers	180,494.20
Net revenue from freight	\$18,124,636.31
From stock yards	3,550.76
From elevators	162,718.42
Storage and miscellaneous	312,815.47
Total earnings, freight service	\$18,603,720.96
Total passenger and freight earnings	\$31,644,223.30
Other earnings from operation:	
Switching charges—balance	128,367.62
Telegraph companies	5,940.29
Rentals from tracks, yards, and terminals	41,072.45
Steamer Mt. Washington	18,350.54
Steamer Lady of the Lake	2,739.80
Gross earnings from operation	\$31,840,694.00
EXPENSES OF OPERATION.	
General expenses:	
Salaries of general officers	\$123,256.64
Salaries of clerks and attendants	221,442.44
General office expenses and supplies	30,758.29
Insurance	171,208.93
Law expenses	146,833.23
Stationery and printing (general offices)	18,188.21
Miscellaneous expenses	23,502.31
Total	\$735,190.05
Maintenance of way and structures:	
Repairs of roadway	\$2,294,519.57
Renewals of rails	35,829.99
Renewals of ties	629,220.45
Repairs and renewals of bridges and culverts	276,850.86
Repairs and renewals of fences, road crossings, signs, and cattle guards	149,624.82
Repairs and renewals of buildings and fixtures	551,689.11
Repairs and renewals of docks and wharves	13,066.56

Repairs and renewals of telegraph . . .	\$16,588.23
Stationery and printing	5,711.78
Repairs of electric line	1,422.03
Tools and machinery	10,912.64
Miscellaneous expenses	1,923.62
Total	<u>\$3,987,359.66</u>
Maintenance of equipment:	
Superintendence	\$115,606.22
Repairs and renewals of locomotives, including \$210,070.58, new locomotives	1,194,381.02
Repairs and renewals of passenger cars, including \$57,316.19, new passenger cars	731,815.19
Repairs and renewals of freight cars, including \$295,852.06, new freight cars	1,036,970.71
Repairs and renewals of work cars	29,100.98
Repairs and renewals of marine equipment	2,939.84
Repairs and renewals of shop machinery and tools	80,415.94
Stationery and printing	6,955.01
Miscellaneous expenses, watching, etc.	148,299.57
Total	<u>\$3,346,484.48</u>
Conducting transportation:	
Superintendence	\$294,103.70
Engine and roundhouse men	2,125,485.15
Fuel for locomotives	3,573,975.83
Water supply for locomotives	145,787.74
Oil, tallow, and waste for locomotives	61,206.58
Other supplies for locomotives	22,083.09
Train service	1,659,346.49
Train supplies and expenses	359,036.62
Switchmen, flagmen, and watchmen	1,708,974.12
Telegraph expenses	292,581.25
Station service	2,281,587.49
Station supplies	275,354.71
Car mileage—balance	639,509.70
Hire of equipment, credit, \$15,221.32.	
Loss and damage	144,910.82
Injuries to persons	273,073.15
Clearing wrecks	33,214.96
Operating marine equipment	16,150.16
Advertising	63,878.90
Outside agencies	91,843.69
Stock yard and elevators	60,841.04
Rentals for tracks, yards, and terminals	27,935.20
Rentals of buildings and other property	26,610.22
Stationery and printing	160,875.71
Miscellaneous expenses	22,605.83
Electric motive power	15,238.37
Total	<u>\$14,368,949.20</u>

Recapitulation:	
General expenses	\$735,190.05
Maintenance of way and structures	3,987,359.66
Maintenance of equipment	3,346,484.48
Conducting transportation	14,368,949.20
Total operating expenses	\$22,437,983.39
Percentage of operating expenses to gross earnings	70.470

GENERAL BALANCE SHEET.

Cost of road	\$42,168,983.51
Cost of equipment	5,212,347.89
Real estate, Nashua	\$215,197.55
Real estate, Fabyans	1,631.93
Land at:	
Somerville, Mass.	406,553.34
Wellington, Mass.	9,100.00
Medford, Mass.	20,651.90
Malden, Mass.	27,496.63
Melrose and Melrose Highlands, Mass.	9,000.00
Wakefield, Mass.	3,300.00
Boxford, Mass.	101.25
Georgetown, Mass.	825.00
Exeter	300.00
Dover	13,183.69
Saco and Biddeford, Me.	23,350.00
Old Orchard, Me.	7,648.52
Portland, Me.	27,088.04
Bar Harbor, Me.	45,104.37
Charlestown, Mass.	262,193.62
Everett, Mass.	30,038.92
Chelsea, Mass.	7,500.00
Revere, Mass.	19,000.00
Cliftondale, Mass.	4,565.00
Saugus, Mass.	525.00
Lynn, Mass.	72,574.81
Salem, Mass.	1,599.02
Peabody, Mass.	201.35
Danvers, Mass.	1,000.00
Beverly, Mass.	9,274.25
Hamilton, Mass.	5,000.00
Manchester, Mass.	1,000.00
Rockport, Mass.	4,060.28
Newbury, Mass.	300.00
Newburyport, Mass.	4,400.00
Portsmouth	4,690.70
Rochester	2,200.00

East Cambridge, Mass.	\$44,509.52	
Arlington, Mass.	5,515.46	
Chelmsford, Mass.	1,500.00	
Lowell, Mass.	4,613.80	
Harrisville	150.00	
Marlborough	65.00	
Fremont	400.00	
Hillsborough	1,700.64	
Peabody, Mass.	2,126.25	
Valley Falls, N. Y.	2,342.50	
Worcester, Mass.	2,864.00	
Land on line of N. A. & B. Branch .	334.00	
Total		\$1,306,776.39
Stock of:		
Fitchburg Railroad, common, 54,- 547 shares	\$5,454,549.75	
Boston & Maine Railroad, com- mon, 11,282 shares	1,293,559.95	
Maine Central Railroad, 25,160 shares	2,516,000.00	
York Harbor & Beach Railroad (par \$50), 5,071 shares	250,050.00	
Portland & Ogdensburg Railroad, 3,952 4-10 shares	146,238.80	
Portland Union Railway Station Company, 250 shares	25,000.00	
Portland, Mt. Desert & Machias Steamboat Company (par \$50), 300 shares	15,000.00	
St. Johnsbury & Lake Champlain Railroad (par \$50), 809 shares	4,303.56	
Newburyport R. R., 1,370 shares	4,110.00	
Danvers Railroad, 471 shares	2,345.00	
Portsmouth Bridge, 400 shares	4,000.00	
St. John Bridge & Railway Ex- tension Company (par \$50), 240 shares	684.00	
Montreal & Atlantic Railway Company, 373 shares	3,000.00	
Concord & Claremont Railroad, 32 shares	640.00	
Proprietors Wells River Bridge, 1 share	90.00	
Total		9,719,571.06
Bonds of:		
Newburyport Railroad, \$300,000	\$298,464.95	
Danvers Railroad, \$125,000	125,000.00	
St. Johnsbury & Lake Champlain Railroad, \$432,000	432,000.00	

Woodsville Aqueduct Company,		
\$5,450	\$5,618.50	
Total		\$861,083.45
Other permanent property:		
Steamer Mt. Washington and wharves	\$69,260.24	
Richford, Vt., elevator	52,261.43	
Total		121,521.67
Total permanent investments		\$59,390,283.97
Cash	\$2,083,524.62	
Bills receivable	926,945.81	
Due from agents	1,540,536.47	
Traffic balances due from other companies	338,331.78	
Due from solvent companies and individuals	3,041,629.28	
Sinking and other special funds	1,145,869.35	
Total cash and current assets		9,076,837.31
Materials and supplies	\$2,694,770.05	
Other assets and property:		
Prepaid insurance premiums, etc.	490,721.99	
Elimination of grade crossings in process	365,526.06	
Total miscellaneous assets		3,551,018.10
Total		\$72,018,139.38
Capital stock, common:		
Boston & Maine, common	\$23,633,800.00	
Boston & Maine, scrip	993.81	
Portsmouth, Saco & Portsmouth	3,200.00	
Portsmouth & Dover	76.89	
		\$23,638,070.70
Capital stock, preferred		3,149,800.00
Total capital stock		\$26,787,870.70
Premium on Boston & Maine common stock sold		2,091,218.90
Funded debt		29,597,441.66
Real estate mortgages		594,800.00
Current liabilities:		
Loans and notes payable	\$600,000.00	
Audited vouchers and accounts	1,417,632.48	
Salaries and wages	525,663.41	

Traffic balances due to other companies	\$920,892.39	
Dividends not called for	10,140.25	
Matured interest coupons unpaid (including coupons due July 1)	247,206.20	
Rentals due and unpaid (including rentals due July 1)	1,185,426.71	
Concord & Montreal Railroad improvement fund	130,716.33	
Dividend on common stock, due July 1, 1902	393,848.00	
Total current liabilities		\$5,431,525.77
Accrued liabilities:		
Interest accrued and not yet due	\$298,337.17	
Taxes accrued and not yet due	579,448.25	
Rentals accrued and not yet due	437,826.88	
Total accrued liabilities		1,315,612.30
Amounts due leased roads at termination of leases		2,095,939.44
Sinking and other special funds:		
Sinking fund for redemption of Boston & Maine Railroad bonds	\$1,139,427.61	
Sinking fund for redemption of Eastern Railroad bonds	174,855.70	
Injury fund	150,000.00	
Contingent fund	172,367.33	
Suspense account	901,914.52	
Total sinking and other special funds		2,538,565.16
Profit and loss balance—surplus		1,565,165.45
Total		\$72,018,139.38

PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS
DURING THE YEAR.

Additions to construction account:	
Grading and masonry	\$7,118.60
Bridging	7,480.69
Superstructure, including rails	27,957.33
Lands, land damages, and fences	42,835.98
Passenger and freight stations, woodsheds, and water stations	19,838.86
Engineering and other expenses incident to construction	461.04
Elimination of grade crossings	142,513.47
Portsmouth Electric Railway construction	18,052.54

Central Massachusetts Railroad purchase	\$86,878.96	
Total additions to construction account .		\$353,137.47
Electric Street Railway equipment		9,285.81
Other additions to property accounts:		
100 shares York Harbor & Beach Railroad stock	\$1,500.00	
Land at:		
Boxford, Mass.	101.25	
Charlestown, Mass.	15,739.25	
Everett, Mass.	2,214.27	
Lynn, Mass.	2,191.66	
Marblehead, Mass.	1,907.41	
Rockport, Mass.	125.00	
East Cambridge, Mass.	3,647.42	
Worcester, Mass.	1,700.00	
Somerville, Mass.	7,772.77	
Salem, Mass.	599.02	
Total		37,498.05
Total additions to property accounts . .		\$399,921.33
Deductions from property accounts:		
Central Massachusetts Railroad bonds, assumed under purchase of that road, and owned by B. & M. R. R., cancelled	\$100,000.00	
Land at:		
Somerville transferred to construction account	13,850.00	
Portland transferred to construction account	3,556.16	
East Boston transferred to construction account	20,625.00	
Lynn transferred to construction account	100.00	
Marblehead transferred to construction account	10,264.15	
East Cambridge transferred to Boston & Lowell improvement account	1,800.65	
Portland sold	491.20	
Charlestown sold	75.00	
Marblehead sold	250.00	
Portsmouth sold	35.00	
Total deductions from property accounts .		151,047.16
Net addition to property accounts for the year		\$248,874.17

CAPITAL STOCK.	
Capital stock authorized by law, common	\$23,996,125.30
Capital stock authorized by law, preferred	3,149,800.00
Total capital stock authorized by law	<u>\$27,146,525.30</u>
Capital stock authorized by votes of company, common	\$23,653,125.30
Capital stock authorized by votes of company, preferred	3,149,800.00
Total capital stock authorized by vote	<u>\$26,802,925.30</u>
Capital stock issued and outstanding, common	\$23,633,800.00
Capital stock issued and outstanding, preferred	3,149,800.00
Total capital stock outstanding	<u>\$26,783,600.00</u>
32 shares capital stock Portland, Saco & Portsmouth R. R. Co., to be exchanged for Boston & Maine common	3,200.00
1 share capital stock Portsmouth & Dover Railroad Co., to be exchanged for Boston & Maine common stock	76.89
Boston & Maine Railroad common stock scrip convertible into stock	993.81
Total capital stock liability	<u>\$26,787,870.70</u>
Number of shares issued and outstanding, common	236,338
Number of shares issued and outstanding, preferred	31,498
Total number of shares outstanding	<u>267,836</u>
Number of stockholders, common	6,586
Number of stockholders, preferred	697
Total number of stockholders	<u>7,283</u>
Number of stockholders in New Hampshire, common	1,394
Number of stockholders in New Hampshire, preferred	76
Total stockholders in New Hampshire	<u>1,470</u>
Amount of stock held in New Hampshire, common	<u>\$2,426,200.00</u>

Amount of stock held in New Hampshire, preferred	\$374,800.00
Total stock held in New Hampshire	\$2,801,000.00

REAL ESTATE MORTGAGES.

DESCRIPTION OF MORTGAGED PROPERTY.	Rate of interest.	Mortgage when due.	Amount.	Interest paid during year.
Land in Charlestown, Mass.....	4 %	Sept. 1, 1906	\$594,800.00	\$23,792.00

FUNDED DEBT.

DESCRIPTION OF BONDS, ETC.	Rate of interest.	Date of maturity.	Amount outstanding.	Interest paid during year.
Boston & Maine Railroad bonds	4½ %	Jan. 1, 1944	\$6,000,000.00	\$269,707.50
“ “ “ “	4 %	Aug. 1, 1942	2,500,000.00	100,660.00
“ “ “ “	4 %	July 1, 1950	5,454,000.00	163,635.00
“ “ “ “	3½ %	Nov. 1, 1921	1,000,000.00	17,307.50
Boston & Maine Railroad Impt. bonds.....	4 %	Feb. 2, 1905	1,000,000.00	40,000.00
Boston & Maine Railroad Impt. bonds.....	4 %	Feb. 1, 1907	500,000.00	20,000.00
Boston & Maine Railroad Impt. bonds.....	4 %	Feb. 1, 1937	1,919,000.00	76,760.00
Eastern Railroad certificates of indebtedness, U. S. gold.....	6 %	Sept. 1, 1906	6,596,000.21	399,465.00
Eastern Railroad certificates of indebtedness, £ sterling.....	6 %	Sept. 1, 1906	1,514,941.45	90,925.68
Portsmouth, Great Falls & Conway Railroad bonds.....	4½ %	June 1, 1937	998,000.00	44,583.75
Portsmouth, Great Falls & Conway Railroad bonds, 7%.....	4½ %	Dec. 1, 1892	* 2,000.00	.....
Portland & Rochester Railroad Terminal bonds.....	4 %	Oct. 1, 1907	113,500.00	4,480.00
Central Massachusetts Railroad bonds.....	5 %	Oct. 1, 1906	2,000,000.00	100,000.00
Total.....			\$29,597,441.66	\$1,327,524.43

* The \$2,000 of old bonds of Portsmouth, Great Falls & Conway Railroad have not yet been presented for exchange for new bonds due June 1, 1937.

SINKING FUNDS.	
Amount June 30, 1901, of sinking fund for redemption of B. & M. R. R. improvement bonds	\$1,045,306.42
Amount June 30, 1901, of Eastern R. R. sinking fund	87,476.04
Total sinking funds June 30, 1901	\$1,132,782.46
Additions during the year to B. & M. R. R. improvement bonds, sinking fund	\$94,121.19
Additions during the year to Eastern Railroad sinking fund	100,227.89
	194,349.08
Total, including additions	\$1,327,131.54
Deductions during the year from Eastern Railroad sinking fund	12,848.23
Total sinking funds June 30, 1902	\$1,314,283.31
INJURY FUND.	
Amount of injury fund June 30, 1901	\$150,000.00
Additions during the year	273,073.15
Total, including additions	\$423,073.15
Deductions during the year	273,073.15
Total injury fund June 30, 1902	\$150,000.00
CONTINGENT FUND.	
Amount of contingent fund June 30, 1901	\$150,000.00
Additions during the year	22,367.33
Total contingent fund June 30, 1902	\$172,367.33
VOLUME OF TRAFFIC, ETC.	
Passenger traffic:	
Number of passengers carried paying revenue	37,830,047
Number of passengers carried one mile	655,300,386
Number of passengers carried one mile per mile of road operated	289,252
Average length of journey per passenger, miles	17.32
Average amount received from each passenger	\$0.30351

Average amount received per passenger per mile carried	\$0.01764
Passenger earnings (gross) per mile of road operated	5,756.13
Passenger earnings (gross) per passenger-train mile run	1.21144
Freight traffic:	
Number of tons of freight hauled earning revenue	18,183,321
Number of tons of freight hauled one mile	1,620,362,196
Number of tons of freight hauled one mile per mile of road operated	715,234
Average length of haul per ton, miles	89.11
Average amount received for each ton of freight	\$0.99677
Average amount received per ton per mile hauled . . . . .	.01119
Freight earnings (gross) per mile of road operated	8,211.75
Freight earnings (gross) per freight-train mile run	2.32601
Operating expenses:	
Operating expenses per mile of road operated	9,904.21
Operating expenses per revenue-train mile run	1.19589
Train mileage:	
Miles run by passenger trains	10,717,579
Miles run by freight trains	7,857,575
Miles run by mixed trains*	187,380
Total mileage of trains earning revenue	18,762,534
Miles run by switching trains	7,094,172
Miles run by construction and other trains	1,891,709
Total train mileage	27,748,415
Fares and freights:	
Average rate of fare per mile on single local tickets	1.743 cents
Average rate of fare per mile on commutation tickets within suburban circuit of Boston	1 to 2 "
Average rate of fare per mile on commutation tickets outside suburban circuit of Boston	2 to 2¼ "
Average rate of fare per mile on mileage tickets, 500 miles	2¼ "
Average rate of fare per mile on mileage tickets, 1,000 miles	2 "
Average rate of fare per mile on season tickets	0.672 "
Average rate of fare per mile on joint tickets	1.888 "
Average rate of freight per ton mile on local way-bill	2.147 "

* Mileage of revenue mixed trains is estimated one fourth passenger and three fourths freight, on which basis averages are figured.

Average rate of freight per ton mile on joint way-bill	0.768 cents
Passengers to and from Boston:	
Number of passengers (including season ticket) to Boston	10,091,769
Number of passengers (including season ticket) from Boston	10,387,300
Season-ticket passengers to and from Boston	2,020.879
Average number of persons employed	22,886
RAILROAD OWNED.	
Length of main line in New Hampshire	124.28 miles
Total length of main line	449.60 "
Length of branch line in New Hampshire	75.32 "
Total length of branch line	169.48 "
Total length of line owned in New Hampshire	199.60 "
Total length of line owned	619.08 "
Length of second track in New Hampshire	40.76 "
Total length of second track	167.80 "
Total length of third track	2.26 "
Length of side track, etc., in New Hampshire	61.56 "
Total length of side track, etc.	333.47 "
Total length of track owned in New Hampshire	301.92 "
Total length of track owned	1,122.61 "
RAILROAD OPERATED.	
Length of main line in New Hampshire	501.18 miles
Total length of main line	1,356.98 "
Length of branch line in New Hampshire	530.12 "
Total length of branch line	908.52 "
Total length of line operated in New Hampshire	1,031.30 "
Total length of line operated	2,265.50 "
Length of second track in New Hampshire	81.28 "
Total length of second track	512.96 "
Length of third track in New Hampshire	1.35 "
Total length of third track	8.31 "
Total length of fourth track	2.02 "
Length of side track, etc., in New Hampshire	375.41 "
Total length of side track, etc.	1,195.89 "
Total length of track operated in New Hampshire	1,489.34 "
Total length of track operated	3,984.68 "

Description of Railroads and Branches Owned by

NAME OF RAILROAD OR BRANCH.	Main or Branch Line.	Termini of Main or Branch Line.
Worcester, Nashua & Rochester....	Main.	Worcester, Mass., to Rochester.....
Boston & Lowell.....	"	Boston to Lowell, Mass.....
Mystic.....	Branch.	Somerville to Mystic Wharves, Mass.....
Lexington.....	"	Somerville to Lexington, Mass.....
Midland Central.....	"	Lexington to Concord, Mass.....
Bedford & Billerica.....	"	Bedford to Billerica, Mass.....
Woburn.....	"	Winchester to North Woburn Junction, Ms.
Stoneham.....	"	Montvale Junction to Stoneham, Mass.....
Lawrence.....	"	Wilmington, Mass., to Wilmington Junct...
Salem & Lowell.....	"	Peabody to Tewksbury, Mass.....
Lowell & Lawrence.....	"	Lowell to Lawrence, Mass.....
Nashua & Lowell.....	Main.	Lowell, Mass., to Nashua.....
Concord & Montreal.....	"	Nashua to Groveton.....
Hooksett.....	Branch.	Hooksett to Bow Junction.....
Mt. Washington.....	"	Wing Road to Base Mt. Washington.....
Nashua, Acton & Boston.....	"	North Acton, Mass., to Nashua.....
Manchester & North Weare.....	"	Manchester to Henniker.....
Lake Shore.....	"	Lakeport to Alton Bay.....
Tilton & Belmont.....	"	Belmont Junction to Belmont.....
Whitefield & Jefferson.....	"	{ Whitefield Junction to Berlin... }
		{ Jefferson Meadows to Jefferson... }
Profile & Franconia Notch.....	"	Bethlehem Jet. to Bethlehem, Profile House
Manchester & Milford.....	"	Grasmere Junction to East Milford.....
Franklin & Tilton.....	"	Franklin to Tilton.....
New Boston.....	"	Parkers to New Boston.....
Concord & Portsmouth.....	"	Portsmouth to Manchester.....
Suncook Valley.....	"	Suncook to Pittsfield.....
Suncook Valley Extension.....	"	Pittsfield to Center Barnstead.....
Pemigewasset Valley.....	"	{ Plymouth to Lincoln..... }
		{ Campton to Campton Village..... }
Northern.....	Main.	Concord to White River Junction, Vt.....
Peterborough & Hillsborough.....	Branch.	Peterborough to Hillsborough Bridge.....
Bristol.....	"	Franklin to Bristol.....
Concord & Claremont.....	"	{ Concord to Claremont Junction..... }
		{ Contoocook to Hillsborough Bridge... }
Connecticut & Passumpsic Rivers..	Main.	White River Junct., Vt., to Canada Line...
Massawippi Valley.....	"	Canada Line to Lenoxville, P. Q.....
Stanstead.....	Branch.	Stanstead Junct., P. Q., to Stanstead, P. Q..
Connecticut River.....	Main.	Springfield, Mass., to Keene.....
Chicopee Falls.....	Branch.	Chicopee Junc. to Chicopee Falls, Mass.....
East Hampton.....	"	Mt. Tom Junction to East Hampton, Mass..
Danvers.....	"	Wakefield Junction to Danvers, Mass.....
Newburyport.....	"	{ Bradford to Newburyport, Mass. }
		{ Georgetown to Danvers, Mass... }
Lowell & Andover.....	"	Lowell Junction to LowMa Mass.....
Manchester & Lawrence.....	"	N. H. State Line to Manchester.....
Kennebunk & Kennebunkport.....	"	Kennebunk, Me., to Kennebunkport, Me...
Stony Brook.....	"	No. Chelmsford to Ayer Junction, Mass...
Wilton.....	"	Nashua to Wilton.....
Peterborough (W., N. & P. Div.)....	"	Wilton to Greenfield.....
Manchester & Keene.....	"	Greenfield to Keene.....
Fitchburg.....	Main.	Boston to Fitchburg, Mass.....
Fitchburg.....	"	Greenfield, Mass., to Rotterdam Jet., N. Y.
Fitchburg.....	"	Vermont State Line to Troy, N. Y.....
Fitchburg.....	"	Ashburnham Jet., Mass., to Bellows Falls, Vt
Boston.....	Branch.	Ice Track in Boston, Mass.....
Watertown.....	"	W. Cambridge to Waltham, Mass.....
Marlborough.....	"	South Acton to Marlborough, Mass.....
Greenville.....	"	Ayer, Mass., to Greenville.....

Carried forward.....

Other Companies but Operated by this Company.

Length of line in miles.		Second track		Third track		Fourth track		Side track, etc.		Length com- puted as single track.	
Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.
94.48	55.02	18.13						47.71	18.22	160.32	73.24
26.75		26.75						61.41	5.35	114.91	5.35
2.25		.85						31.46		34.56	
8.11		8.11						3.73		19.95	
11.08								3.40		14.48	
7.63								.80		8.43	
6.20		6.20						3.42		15.82	
2.50								1.51		4.01	
3.21								1.58		4.79	
16.80								7.32		24.12	
12.42								6.69		19.11	
14.50	5.25	14.50	5.25					12.87	4.90	41.87	15.40
181.07	181.07	35.27	35.27	1.35	1.35			114.94	114.94	332.63	332.63
7.59	7.59							3.14	3.14	10.73	10.73
20.17	20.17							4.97	4.97	25.14	25.14
20.12	4.98							3.26	2.42	25.38	7.40
24.50	24.50							8.77	8.77	33.27	33.27
17.28	17.28							1.51	1.51	18.79	18.79
4.17	4.17							.65	.65	4.82	4.82
33.69	33.69							10.82	10.82	44.51	44.51
12.84	12.84							2.04	2.04	14.88	14.88
18.54	18.54							1.10	1.10	19.64	19.64
4.95	4.95							3.72	3.72	8.67	8.67
5.19	5.19							.83	.83	6.02	6.02
39.87	39.87							15.02	15.02	54.89	54.89
17.41	17.41							4.13	4.13	21.54	21.54
4.46	4.46							1.21	1.21	5.67	5.67
22.93	22.93							12.76	12.76	35.69	35.69
69.50	69.26							27.68	27.03	97.18	96.29
18.51	18.51							2.42	2.42	20.93	20.93
13.41	13.41							1.30	1.30	14.71	14.71
70.90	70.90							12.38	12.38	83.28	83.28
110.30								40.83		151.13	
31.95								6.39		38.34	
3.51								.96		4.47	
74.00	23.21	36.00						60.75	5.20	171.55	28.41
2.35								1.75		4.10	
3.50								1.19		4.69	
2.26								2.44		11.70	
26.98								4.84		31.82	
8.85		7.28						6.15		22.28	
22.39	22.39							10.96	10.96	33.35	33.35
4.50								.90		5.40	
13.16								5.76		18.92	
15.50	15.50							5.01	5.01	20.51	20.51
10.50	10.50							1.58	1.58	12.08	12.08
29.59	29.59							3.02	3.02	32.61	32.61
49.65		49.65		3.90		2.02		87.86		193.03	
105.25		70.60						89.89		265.74	
40.30								10.30		50.60	
53.85	43.09							25.68	21.78	79.53	64.87
.66		.49								1.15	
6.63		6.48						4.73		17.84	
12.35								3.67		16.02	
23.64	9.58							4.01	1.88	27.65	11.46
1,471.70	805.85	280.31	40.52	6.05	1.35	2.02		795.22	309.06	2555.30	1,156.78

Description of Railroads and Branches Owned by

NAME OF RAILROAD OR BRANCH.	Main or Branch Line.	Termini of Main or Branch Line.
<i>Brought forward</i>		
Milford.....	Branch.	Squannacook Junct., Mass., to Milford.....
Ashburnham.....	"	S. Ashburnham to Ashburnham, Mass.....
Worcester.....	"	Worcester to Winchendon, Mass.....
Peterborough (F. Div.).....	"	Winchendon, Mass., to Peterborough.....
Saratoga & Schuylerville.....	"	{ Saratoga Junct. to Saratoga, N. Y..... } { Schuylcr Junct. to Schuylerville, N. Y. } ..
Vermont & Massachusetts.....	Main.	Fitchburg, Mass., to Greenfield, Mass.....
Turners Falls.....	Branch.	Turners Falls Junct. to Turners Falls, Mass.
Troy & Bennington.....	"	Hoosick Jct., N. Y., to Vermont State Line.
Trackage rights.....		No. Acton, Mass., to Concord Junct., Mass..
" ".....		Lennoxville, P. Q., to Sherbrooke, P. Q.....
" ".....		In City of Troy, N. Y.
" ".....		Mechanicsville to Crescent, N. Y.....
Total.....		.....

Other Companies but Operated by this Company.—Continued.

Length of line in miles.		Second track		Third track.		Fourth track.		Side track, etc.		Length com- puted as single track.	
Total.	In New Hampshire.	Total.	In New Hampshire	Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.
1,471.70	805.85	280.31	40.52	6.05	1.35	2.02	.....	795.22	309.06	2555.30	1,156.78
21.73	12.17	.....	.....	.....	.....	.....	.....	4.90	2.75	26.63	14.92
2.59	.....	.....	.....	.....	.....	.....	.....	.52	.....	3.11	.....
35.74	.....	.....	.....	.....	.....	.....	.....	14.06	.....	49.80	.....
15.93	13.68	.....	.....	.....	.....	.....	.....	2.04	2.04	17.97	15.72
25.82	.....	.....	.....	.....	.....	.....	.....	4.21	.....	30.03	.....
55.78	.....	55.78	.....	.....	.....	.....	.....	39.76	.....	151.32	.....
2.80	.....	.....	.....	.....	.....	.....	.....	.64	.....	3.44	.....
5.04	.....	.....	.....	.....	.....	.....	.....	1.07	.....	6.11	.....
4.21	.....	.....	.....	.....	.....	.....	.....	.....	.....	4.21	.....
2.95	.....	.....	.....	.....	.....	.....	.....	.....	.....	2.95	.....
2.13	.....	2.13	.....	.....	.....	.....	.....	.....	.....	4.26	.....
.....	.....	6.94	.....	.....	.....	.....	.....	.....	.....	6.94	.....
1,646.42	831.70	345.16	40.52	6.05	1.35	2.02	.....	862.42	313.80	2,862.07	1,187.42

Description of Railroads and Branches

NAME OF RAILROAD OR BRANCH.	Main or Branch Line.	Termini of Main or Branch Line.
Boston & Maine, Western Division...	Main.	Boston, Mass., to Portland, Me.....
Eastern Division	"	Boston, Mass., to Portland, Me.....
Northern Division	"	Conway Junc., Me., to Intervale Junc..
W., N. & P. Division.....	"	Portland, Me., to Rochester .....[Mass.
Southern Division.....	"	No. Cambridge Junc. to Northampton,
Medford	Branch.	Medford Junction to Medford, Mass....
South Reading.....	"	Peabody to Wakefield Junction, Mass..
Methuen.....	"	Lawrence, Mass., to N. H. State Line...
West Amesbury	"	Merrimac, Mass., to Newton
Orchard Beach.....	"	Old Orchard Beach to Saco River, Me..
Charlestown	"	Freight Tracks in Charlestown, Mass..
East Boston	"	East Boston to Revere, Mass.....
Saugus.....	"	Everett to West Lynn, Mass
Chelsea Beach	"	Revere Junc. to Saugus Riv. Junc., Mass.
Swampscott.....	"	Swampscott to Marblehead, Mass
Marblehead.....	"	Salem to Marblehead, Mass
Lawrence	"	Salem to North Andover, Mass
Gloucester	"	Beverly to Rockport, Mass.....
Essex	"	Wenham to Essex, Mass
Newburyport City	"	Eastern tracks to Newburyp't wharves,
Salisbury.....	"	Salisbury to Amesbury, Mass.....
Portsmouth & Dover.....	"	Portsmouth to Dover
Dover & Winnepesaukee.....	"	Dover to Alton Bay
Somersworth.....	"	Rollinsford to Somersworth.....
Wolfeborough	"	Sanbornville to Wolfeborough
Union	"	Green Street to M. C. R. R., Portland, Me.
Lowell & Lawrence and Lowell & Andover connection.....	"	Lowell, Mass.....
Electric street railway.....	"	Portsmouth, Rye, and North Hampton.
Total		

Owned by this Company.

Length of line in miles.		Second track.		Third track.		Side track, etc.		Length computed as single track.	
Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.
115.31	34.75	81.21	24.83	1.53	.....	113.67	16.26	311.72	75.84
108.29	16.08	57.38	15.93	.73	.....	81.36	9.97	247.76	41.98
73.37	70.45	.....	.....	.....	.....	21.72	18.93	95.09	89.38
58.86	3.00	.....	.....	.....	.....	20.76	2.42	74.62	5.42
98.77	.....	.....	.....	.....	.....	25.52	.....	124.29	.....
2.00	.....	2.00	.....	.....	.....	1.96	.....	5.96	.....
8.12	.....	.....	.....	.....	.....	2.16	.....	10.28	.....
3.75	.....	1.00	.....	.....	.....	14.32	.....	19.07	.....
4.45	2.32	.....	.....	.....	.....	.62	.20	5.07	2.52
3.27	.....	.....	.....	.....	.....	.36	.....	3.63	.....
1.09	.....	1.09	.....	.....	.....	.....	.....	2.18	.....
3.47	.....	1.56	.....	.....	.....	10.93	.....	15.96	.....
9.55	.....	9.55	.....	.....	.....	5.16	.....	24.26	.....
3.34	.....	2.49	.....	.....	.....	.31	.....	6.14	.....
3.96	.....	.52	.....	.....	.....	1.30	.....	5.78	.....
3.52	.....	.....	.....	.....	.....	.83	.....	4.40	.....
19.89	.....	1.64	.....	.....	.....	8.35	.....	29.88	.....
16.94	.....	8.99	.....	.....	.....	4.73	.....	36.66	.....
6.00	.....	.....	.....	.....	.....	1.97	.....	7.97	.....
1.97	.....	.....	.....	.....	.....	1.20	.....	3.17	.....
3.79	.....	.....	.....	.....	.....	2.41	.....	6.20	.....
10.88	10.88	.....	.....	.....	.....	2.14	2.14	13.02	13.02
21.00	29.00	.....	.....	.....	.....	7.06	7.06	36.06	36.06
2.75	2.75	.....	.....	.....	.....	1.81	1.81	4.56	4.56
12.03	12.03	.....	.....	.....	.....	1.83	1.83	13.86	13.86
1.12	.....	.....	.....	.....	.....	.....	.....	1.12	.....
.25	.....	.37	.....	.....	.....	.....	.....	.62	.....
18.34	18.34	.....	.....	.....	.....	.94	.94	19.28	19.28
619.08	199.60	167.80	40.76	2.26	.....	333.47	61.56	1,122.61	301.92

DESCRIPTION OF EQUIPMENT.

ROLLING STOCK.	Number owned.	Number owned by leased roads.	Total owned and leased.	Maximum weight, pounds.	Average weight, pounds.	Number equipped with power driving brakes.	Number equipped with powertrain brakes.	Number equipped with automatic couplers.	Name of coupler used.
Passenger locomotives.....	180	200	380	152,500	89,330	373	.....	.....	.....
Freight ".....	139	218	357	170,000	119,880	355	.....	.....	.....
Switching, etc., ".....	90	129	219	130,500	79,165	216	.....	.....	.....
Total.....	409	517	956	.....	.....	944	.....	.....	.....
Passenger cars.....	564	400	964	.....	.....	.....	453	934	{ 141 Gould, 51 National, 27 Janney, 715 Miller.
Combination cars.....	94	145	239	.....	.....	.....	239	239	{ 49 Gould, 45 National, 145 Miller.
Parlor cars.....	1	8	9	.....	.....	.....	9	9	{ 2 National, 5 Janney, 2 Miller.
Baggage, express, and mail cars..	127	161	288	.....	.....	.....	288	288	{ 60 Gould, 33 Trojan, 40 National, 8 Janney, 147 Miller.
Other cars in passenger service....	31	26	57	.....	.....	.....	57	57	{ 16 Gould, 20 National, 21 Miller.
Total.....	817	740	1,557	.....	.....	.....	1,546	1,527	.....
Box cars.....	1,786	5,536	7,322	.....	.....	.....	5,750	7,322	{ 1 Little Giant, 1 Janney, 1 National, 6,883 Gould, 436 Trojan.

EQUIPPED FOR ELECTRIC POWER.	
Total length of main line (Portsmouth Electric Railway operating electric street railway in Portsmouth, N. H., and towns of Rye and North Hampton, N. H.)	18.34 miles
Total length of side track, etc. . . . .	.94 "
Total length of electric track	19.28 miles

RAILROAD CROSSINGS IN NEW HAMPSHIRE.

Crossings with Highways.

Number of crossings of company's railroad with highways at grade	922
Number of highway grade crossings protected by gates	47
Number of highway grade crossings protected by flagmen	73
Number of highway grade crossings protected by electric signals only	3
Number of highway grade crossings unprotected	799
Number of highway bridges 18 feet (or more) above track	43
Number of highway bridges less than 18 feet above track	66
Height of lowest highway bridge above track	14 ft. 11 in.

Crossings with Other Railroads.

Crossings of company's railroad with other railroads at grade	5
Scotts. White Mountains division with Maine Central Railroad.	
Coös Junction. White Mountains division with Maine Central Railroad.	
Fabyans. Mt. Washington Branch with Maine Central Railroad.	
Whitefield. Whitefield & Jefferson Railroad with Maine Central Railroad.	
Jefferson Junction. Whitefield & Jefferson Railroad with Maine Central Railroad.	

NEW BRIDGES.*

NUMBER AND LOCATION.	Description of bridge replaced.	Description of new bridge.	Length of span and number of tracks.
Southern Division:			
413, No. Weare.....	Wood pony truss.	Iron pony truss..	61 ft., 1 track.
441, Allentown.....	Wood stringer...	Wood stringer....	9 ft., 11 in., "
447, Epsom.....	Wood stringer...	Wood stringer....	10 ft., 6 in., "
Fitchburg Division:			
378, No. Ashburnham.....	Wood pony truss.	Deck-plate girder	31 ft., "
424, Winchester.....	Wood stringer....	Iron stringer....	14 ft., 5 in., "
447, W. Rindge.....	Wood stringer....	Wood stringer....	11 ft., 11 in., "
W., N. & P. Division:			
79, Pine Valley.....	Wood stringer...	Wood stringer....	20 ft., 3 in., "
83, Wilton.....	Wood stringer...	Wood stringer....	11 ft., "
85, Wilton.....	Wood stringer...	Wood stringer....	16 ft., 6 in., "
86, Wilton.....	Wood stringer...	Wood stringer....	14 ft., 6 in., "
87, So. Lyndeborough.....	Wood stringer...	Wood stringer....	17 ft., 4 in., "
89, So. Lyndeborough.....	Wood stringer...	Wood stringer....	24 ft., 9 in., "
91, So. Lyndeborough.....	Wood stringer...	Wood stringer....	20 ft., "
Concord Division:			
167, Northville.....	Framed trestle...	Framed trestle....	43 ft., 7 in., "
168, Northville.....	Wood stringer...	Wood stringer....	20 ft., 8 in., "
171, Northville.....	Wood stringer...	Wood stringer....	12 ft., "
181, Claremont.....	Wood stringer...	Wood stringer....	12 ft., 6 in., "
187, W. Henniker.....	Wood stringer...	Wood stringer....	13 ft., "
White Mountains Division:			
275, Jefferson.....	Pile trestle.....	Pile trestle.....	11 ft., 6 in., "
277, Jefferson.....	Pile trestle.....	Pile trestle.....	11 ft., 6 in., "
278, Jefferson.....	Pile trestle.....	Pile trestle.....	12 ft., "
280, Jefferson.....	Pile trestle.....	Pile trestle.....	12 ft., "

* All built by Boston & Maine Railroad.

BRIDGES REPAIRED.

NUMBER AND LOCATION.	Description of bridge.	Description of work done.
Southern Division:		
423, Hooksett.....	Iron stringer....	New ties.
W., N. & P. Division:		
128, Chesham.....	Wood pony.....	Truss cut down and new floor beams and ties.
Western Division:		
206, Canobie Lake.....	Deck-plate girder	New ties.
Concord Division:		
211, Hill.....	Pile trestle.....	New ties.
White Mountains Division:		
46, Bridgewater.....	Through lattice..	In process of construction.

Total length of pile and trestle bridging, 14,529 feet, 4 inches.

ACCIDENTS TO PERSONS.

	From causes beyond their own control in New Hampshire.		From their own misconduct or carelessness in New Hampshire.		Total in New Hampshire.		Total on whole road operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.....		7				7	5	11
Employees..	2	2	8	1	10	3	37	101
Others.....		1	27	2	27	3	103	15
Total....	2	10	35	3	37	13	145	127

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

July 2. Richardson's Crossing. John T. Bradley drove on to crossing ahead of train, was struck by engine and killed.

July 4. Gorham. Unknown man lying across tracks was struck by engine and killed.

July 8. Wentworth. John H. Plummer, trespasser, walking on track was struck by engine and killed.

July 21. Lebanon. Edward McCable, James Goodwin, Tom Burns, and Edward Thurston were driving across track and were struck by engine and killed.

July 29. Goffe's Falls. Elizabeth Paris, trespasser, walking on bridge was struck by train and killed.

August 10. Laconia. F. W. Winschenk, trespasser, lying on tracks between rails was struck and killed.

August 17. Bow Junction. Eben P. Mudgett, trespasser, was struck by engine and killed.

August 28. Concord. Boy named Sheehan, stealing a ride on freight car, fell under wheels and was killed.

September 6. Weirs. W. J. Waldron, trespasser, struck by engine and killed.

September 9. Concord. George H. Moffitt, brakeman, attempting to pass between cars which were being coupled was caught between same and fatally injured.

September 16. Lisbon. Nathaniel Merrill drove too near crossing and in turning was thrown out and struck against concrete and fatally injured.

September 17. Manchester. A. F. Trow, employee, while coupling was caught between cars and slightly injured.

September 21. Concord. L. E. Romine, brakeman, fell from car and was killed.

October 8. Laconia. John Nichols, crossing tender, was struck and killed by a shifter.

October 11. Hudson. P. W. Nichols while walking over crossing was struck by engine and killed.

December 4. Warren. Frank A. Converse while walking on track was struck by snow plow and killed.

December 14. Durham. Charles Hall while intoxicated drove down track and was struck by train and killed.

December 20. Winnisquam. Fred Stone drove over crossing in front of train, was struck and killed.

December 27. Tilton. Thomas King in attempting to board train while in motion fell and was killed.

December 27. Lakeport. Martin Murray, employee, while coupling was caught and fatally injured.

December 28. Dover. Hugh Carroll while walking on track was struck and killed.

December 28. Nashua Junction. In collision, Engineman Edward Quimby and Fireman J. E. Marshall were instantly killed, Freight Conductor Frank Crowson and Frank McCornack, newsboy, were injured.

January 2. Bridgewater. Engineer E. E. Ranno was fatally injured in collision.

February 23. Franklin. While driving over crossing Miss Maria Owens was killed and Misses Annie Saulter and Flora J. McNab were injured.

March 8. Exeter. S. P. Chase, trespasser, in attempting to go between cars while train was backing was thrown down and killed.

March 20. Madbury. Thomas Laney, trespasser, walking on track was struck by train and killed.

April 11. Dover. J. M. Abbott, brakeman, fell from top of car and was killed.

April 11. Nashua. Charles A. Stevens, employee, was caught between drawbars and crushed to death.

April 14. Salem. In collision Conductor C. H. Bickford had his head cut and leg injured.

April 27. Franklin. Bradbury M. Morrill, trespasser, was struck by train and killed.

April 29. Manchester. In collision the following persons were slightly injured: C. W. Dodge, George F. Jansie, Mrs. F. A. Rabador, Mrs. Addie S. Herrin, Sadie Gillon, Fred Bates, E. V. Goodwin, passengers.

May 5. Portsmouth. John Burke, trespasser, in attempting to crawl under train was run over and fatally injured.

May 15. West Canaan. While Michael Burns was stealing a ride cars were derailed and he was killed.

May 22. West Hopkinton. Unknown man was sitting on edge of station platform when he was struck by engine and killed.

May 26. Contoocook. Charles T. Chase, employee, stepped off moving car, was run over and fatally injured.

May 28. Goffe's Falls. A man, supposed to be Henry Stearns, walked on to crossing in front of train and was instantly killed.

 PROPER ADDRESS OF THE COMPANY.

BOSTON & MAINE RAILROAD.

BOSTON, MASS.

 NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Lucius Tuttle, president, Boston, Mass.; Tristram A. Mackinnon, first vice-president and general manager, Boston, Mass.; William F. Berry, second vice-president and general traffic manager, Boston, Mass.; William J. Hobbs, comptroller and general auditor, Boston, Mass.; Stuart H. McIntosh, assistant general auditor, Boston, Mass.; Herbert E. Fisher, treasurer, Boston, Mass.; John F. Webster, assistant treasurer, Concord, N. H.; William B. Lawrence, clerk of corporation, Boston, Mass.; Richard Olney, general counsel, Boston, Mass.; Frank Barr, assistant general manager, Boston, Mass.; Daniel W. Sanborn, general superintendent, Boston, Mass.; Dana J. Flanders, general passenger and ticket agent, Boston, Mass.; Michael T. Donovan, freight traffic manager, Boston, Mass.; Amos S. Crane, export freight traffic manager, Boston, Mass.

 NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Lucius Tuttle, Boston, Mass.; Samuel C. Lawrence, Medford, Mass.; Richard Olney, Boston, Mass.; Alvan W. Sulloway, Franklin, N. H.; Joseph H. White, Brookline, Mass.; Walter Hunnewell, Wellesley, Mass.; Henry L. Reed, Boston, Mass.; Lewis Cass Ledyard, New York, N. Y.; Henry M. Whitney, Brookline, Mass.; Henry F. Dimock, New York, N. Y.; William Whiting, Holyoke, Mass.; Charles M. Pratt, New York, N. Y.; Alexander Cochrane, Boston, Mass.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

LUCIUS TUTTLE,
SAMUEL C. LAWRENCE,
HENRY M. WHITNEY,
HENRY R. REED,
HENRY F. DIMOCK,
JOSEPH H. WHITE,
WILLIAM WHITING,
RICHARD OLNEY,
A. W. SULLOWAY,

Directors.

HERBERT E. FISHER,

Treasurer.

T. A. MACKINNON,
First Vice-President and General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, Mass., September 11, 1902. Then personally appeared the above named Lucius Tuttle, Samuel C. Lawrence, Henry M. Whitney, Henry R. Reed, Henry F. Dimock, Joseph H. White, William Whiting, Richard Olney, A. W. Sulloway, directors, and Herbert E. Fisher, treasurer, and T. A. Mackinnon, first vice-president and general manager, of the Boston & Maine Railroad, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

WILLIAM B. LAWRENCE,
Justice of the Peace.

REPORT

OF THE

CONCORD & CLAREMONT, N. H., RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Rental received from lease of road	\$22,500.00
Interest on funded debt	22,500.00
Net divisible income	nothing
Deficit for the year ending June 30, 1902	\$35,439.34
GENERAL BALANCE SHEET.	
Cost of road	\$1,131,206.38
Profit and loss balance—deficit	35,439.34
Total	\$1,166,645.72
Capital stock, common	\$412,400.00
Funded debt	500,000.00
Total current liabilities	254,245.72
Total	\$1,166,645.72
CAPITAL STOCK.	
Capital stock authorized by law, common	\$412,400.00
Capital stock issued and outstanding, common	412,400.00
Number of shares issued and outstanding, common	4,124
Number of stockholders, common	7
Number of stockholders in New Hampshire, common	6
Amount of stock held in New Hampshire, common	\$409,200.00

PROPER ADDRESS OF THE COMPANY.

CONCORD & CLAREMONT, N. H., RAILROAD,
BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Alvah W. Sulloway, president, Franklin, N. H.; George U. Crocker, treasurer, Boston, Mass.; George W. Stone, clerk of corporation, Andover, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Alvah W. Sulloway, Franklin, N. H.; Warren F. Daniell, Franklin, N. H.; Charles O. Stearns, Boston, Mass.; Augustus E. Scott, Boston, Mass.; Frank P. Vogl, Claremont, N. H.; William F. Richards, Newport, N. H.; Charles H. Fish, Dover, N. H.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

ALVAH W. SULLOWAY,
President.

GEORGE U. CROCKER,
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 20, 1902. Then personally appeared the above-named Alvah W. Sulloway and George U. Crocker, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

EDWARD J. SULLIVAN,
Justice of the Peace.

REPORT

OF THE

CONCORD & PORTSMOUTH RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Rental received from lease of road . . .	\$25,000.00
Expenses and charges upon income accrued during the year:	
Salaries and maintenance of organization	\$350.00
Advertising	5.00
Total expenses and charges upon income .	355.00
Net divisible income	\$24,645.00
Dividends declared, 7 per cent on common stock	24,500.00
Surplus for the year ending June 30, 1902 .	\$145.00
Amount of surplus June 30, 1901 . . .	3,938.41
Total surplus June 30, 1902	\$4,083.01
GENERAL BALANCE SHEET.	
Cost of road	\$350,000.00
Cash	4,083.01
Total	\$354,083.01
Capital stock, common	\$350,000.00
Profit and loss balance—surplus	4,083.01
Total	\$354,083.01

CAPITAL STOCK.	
Capital stock authorized by law, common	\$500,000.00
Capital stock authorized by votes of company, common	350,000.00
Capital stock issued and outstanding, common	350,000.00
Number of shares issued and outstanding, common	3,500
Number of stockholders, common	206
Number of stockholders in New Hampshire, common	177
Amount of stock held in New Hampshire, common	\$318,000.00

RAILROAD OWNED.	
Length of main line	40.50 miles
Length of branch line	7.00 "
Total length of line owned	47.50 miles

PROPER ADDRESS OF THE COMPANY.
 CONCORD & PORTSMOUTH RAILROAD,
 MANCHESTER, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

John J. Pickering, president, Portsmouth, N. H.; William A. Peirce, vice-president, Portsmouth, N. H.; W. Byron Stearns, treasurer, Manchester, N. H.; Wallace Hackett, clerk of corporation, Portsmouth, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

John J. Pickering, William A. Peirce, Wallace Hackett, Portsmouth, N. H.; Walter M. Parker, Manchester, N. H.; Joseph B. Walker, Samuel C. Eastman, Concord, N. H.; Charles C. Kenrick, Franklin, N. H.

I hereby certify that the statements contained in the foregoing return are full, just, and true.

W. BYRON STEARNS,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH, ss. October 24, 1902. Then personally appeared the above-named W. Byron Stearns and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

Before me,

HENRY M. PUTNEY,
Justice of the Peace.

REPORT

OF THE

CONNECTICUT RIVER RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Rental received from lease of road	\$366,750.00
Expenses and charges upon income accrued during the year:	
Salaries and maintenance of organization	\$2,000.00
Interest on funded debt	101,750.00
Total expenses and charges upon income . .	103,750.00
Net divisible income	\$263,000.00
Dividends declared, 10 per cent on common stock	263,000.00
Surplus for the year ending June 30, 1901 . .	nothing
Amount of deficit June 30, 1901	\$194,274.87
Total deficit June 30, 1902	\$194,274.87
GENERAL BALANCE SHEET.	
Cost of road	\$3,525,803.06
Cost of equipment	455,977.66
Lands in Chicopee and Brightwood	39,175.00
Stock of:	
Vermont Valley Railroad Company of 1871	\$579,220.00
Hampden Park	23,987.50
Total permanent investments	603,207.50
Total permanent investments	\$4,624,163.22

Cash	\$33,206.11	
Due from solvent companies and individuals	480,162.86	
Total cash and current assets		\$513,368.97
Profit and loss balance—deficit		194,274.87
Total		<u>\$5,331,807.06</u>
Capital stock, common		\$2,630,000.00
Funded debt		2,580,000.00
Current liabilities:		
Dividends not called for	\$430.00	
Matured interest coupons unpaid (including coupons due July 1)	32,041.00	
Boston & Maine Railroad	75,267.61	
Total current liabilities		107,738.61
Interest accrued and not yet due		13,333.34
Fund for corporation expenses		735.11
Total		<u>\$5,331,807.06</u>

CAPITAL STOCK.

Capital stock authorized by law, common	\$2,670,000.00
Capital stock authorized by votes of company, common	2,630,000.00
Capital stock issued and outstanding, common	2,630,000.00
Number of shares issued and outstanding, common	26,300
Number of stockholders, common	949
Number of stockholders in New Hampshire, common	27
Amount of stock held in New Hampshire, common	\$70,300.00

FUNDED DEBT.

DESCRIPTION OF BONDS, ETC.	Rate of interest.	Date of maturity.	Amount outstanding.	Interest paid during the year.
10-year "Scrip".....	4%	Jan. 1, 1903	\$1,290,000.00	\$51,781.00
50-year "Gold".....	4%	Sept. 1, 1943	1,000,000.00	39,980.00
20-year "Gold".....	3½%	Jan. 1, 1921	290,000.00	10,150.00
Total.....			\$2,580,000.00	\$101,911.00

RAILROAD OWNED.	
Length of main line in New Hampshire . .	23.21 miles
Total length of main line	74.00 "
Total length of branch line	5.85 "
Total length of line owned in New Hampshire .	23.21 "
Total length of line owned	79.85 "
Total length of second track	36.00 "
Length of side track, etc., in New Hampshire .	5.34 "
Total length of side track, etc.	61.87 "
Total length of track owned in New Hampshire	28.55 "
Total length of track owned	177.72 "

PROPER ADDRESS OF THE COMPANY.

CONNECTICUT RIVER RAILROAD COMPANY,
 SPRINGFIELD, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

William Whiting, president, Holyoke, Mass.; William G. McIntyre, treasurer, Springfield, Mass.; William G. McIntyre, clerk of corporation, Springfield, Mass.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

William Whiting, Holyoke, Mass.; Oscar Edwards, Northampton, Mass.; James H. Williams, Bellows Falls, Vt.; John H. Albin, Concord, N. H.; George H. Ball, Boston, Mass.; Edmund P. Kendrick, Springfield, Mass.; Seth M. Richards, Newport, N. H.; Joseph W. Stevens, Greenfield, Mass.; Lucius Tuttle, Boston, Mass.; William W. McClench, Springfield, Mass.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

WILLIAM WHITING.
 EDMUND P. KENDRICK,
 W. W. McCLENCH,
 GEORGE H. BALL.
 JAMES H. WILLIAMS,
 OSCAR EDWARDS,
 JOSEPH W. STEVENS,
 JOHN H. ALBIN,
Directors.

WILLIAM G. MCINTYRE.
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss. September 17, 1902. Then personally appeared the above-named William Whiting, Edmund P. Kendrick, William W. McClench, George H. Ball, James H. Williams, Oscar Edwards, Joseph W. Stevens, John H. Albin, William G. McIntyre, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

STUART M. ROBSON,
Justice of the Peace.

REPORT

OF THE

CONCORD & MONTREAL RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Receipts from lease of the road, in rentals paid stockholders:	
October 1, 1901	\$125,933.50
January 1, 1902	125,933.50
April 1, 1902	125,933.50
July 1, 1902	125,933.50
	<hr/>
	\$503,734.00
Interest on bonds	271,417.50
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Total income	\$775,151.50
Paid interest on funded debt	271,417.50
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Net income	\$503,734.00
Dividends or rentals, as per lease, 7 per cent	503,734.00
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Surplus June 30, 1901	\$44,703.93
Surplus June 30, 1902	44,703.93
	<hr/>
Dividends received on stock owned	\$503,734.00
Interest received on bonds owned:	
\$5,000,000 4 per cent mortgage	\$200,000.00
\$650,000 4 per cent debenture	26,000.00
\$400,000 3½ per cent debenture	14,000.00
\$81,000 3½ per cent debenture (6 mos.)	1,417.50
\$500,000 6 per cent mortgage (B., C. & M. R. R.)	30,000.00
	<hr/>
	271,417.50
	<hr/>
Gross income	\$775,151.50

Expenses and charges upon income accrued during year:	
Salaries and maintenance of organization paid by Boston & Maine Railroad.	
Interest on funded debt	\$271,417.50
Net divisible income	\$503,734.00
Dividends declared, 7 per cent on common stock, as per lease	503,734.00
Surplus for the year ending June 30, 1902 .	nothing
Amount of surplus June 30, 1901	\$44,703.93
Total surplus June 30, 1902	\$44,703.93

GENERAL BALANCE SHEET.

Cost of road	\$11,363,166.30
Cost of Concord & Manchester Electric Branch .	250,879.33
Stocks of sundry corporations	1,345,894.99
Other permanent property	922,493.94
Total permanent investments	\$13,882,434.56
Cash	\$1,618.50
Boston & Maine Railroad, Concord & Montreal Railroad improvement account	130,274.06
Boston & Maine Railroad, Manchester & Milford Branch	1,432.63
Boston & Maine Railroad, lease account	17,715.20
Due from solvent companies and individuals	23,802.26
Total cash and current assets	174,842.65
Total	\$14,057,277.21
Capital stock, common:	
Class 1	\$800,000.00
Class 2	540,400.00
Class 3	459,600.00
Class 4	5,397,600.00
Total capital stock	\$7,197,600.00
Funded debt:	
B., C. & M. R. R., 6 per cent, old	\$500.00
B., C. & M. R. R., 6 per cent, 1911	500,000.00

C. & M. R. R., 4 per cent mortgage, 1920	\$5,000,000.00	
C. & M. R. R., 4 per cent debenture, 1920	650,000.00	
C. & M. R. R., 3½ per cent debenture, 1920	400,000.00	
C. & M. R. R., 3½ per cent debenture, 1920 (electric branch)	81,000.00	
		\$6,631,500.00
Current liabilities:		
Boston & Maine Railroad advances	\$11,785.40	
Dividends not called for, B., C. & M. R. R., old	857.00	
Matured interest coupons unpaid (old B., C. & M. R. R.)	428.00	
B., C. & M. R. R. organization expense account	523.55	
Boston & Maine Railroad, account Concord & Manchester Electric Branch	169,879.33	
		183,473.28
Total current liabilities		44,703.93
Profit and loss balance—surplus		
Total		\$14,057,277.21

PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS
DURING THE YEAR.

Land at Merrimack	\$700.00	
Land at Lakeport and Weirs	5,601.50	
Land at Plymouth	500.00	
Land at Ashland	155.00	
Land at Cherry Mountain, \$1,200, less land sold at Gorham, \$400	800.00	
Cattle Pass, Bow	225.00	
Recording deed, Mt. Pleasant Hotel Co., to Mt. Washington Turnpike Co., exchange of land at Carroll	2.15	
Recording deeds, land at Merrimack, and Cattle Pass, Riverdale, charged in last year's account	1.96	
Improvements at Plymouth, \$44,-869.86, less amount charged to operating expenses, B. & M., \$13,-200.74	31,669.12	
Spur track to Mt. Washington Hotel	7,428.25	
Total expenditures for the year from capital stock		\$47,082.98

Less amount charged to Whitefield & Jefferson Railroad	\$800.00
	<hr/>
	\$46,282.98
Add expenditures made on account of Manchester & Milford Branch	11,170.57
	<hr/>
Total addition to general construction account	\$57,453.55
Construction of Concord & Manchester Electric Branch to June 30, 1902	250,879.33
	<hr/>
CAPITAL STOCK.	
Capital stock authorized by law, common	\$7,800,000.00
Capital stock authorized by votes of company, common	7,200,000.00
Capital stock issued and outstanding, common	7,197,600.00
Number of shares issued and outstanding, common	71,976
Number of stockholders, common	2,234
Number of stockholders in New Hampshire, common	1,434
Amount of stock held in New Hampshire	\$5,589,400.00

FUNDED DEBT.

DESCRIPTION OF BONDS, ETC.	Rate of interest.	Date of maturity.	Amount outstanding.	Interest paid during the year.
Boston, Concord & Montreal R. R., old.....			\$500.00	
Boston, Concord & Montreal R. R., old, mortgage.....	6%	1911	500,000.00	\$30,000.00
Concord & Montreal R.R., mtge.	4%	1920	5,000,000.00	200,000.00
“ “ “ deb.	4%	1920	650,000.00	26,000.00
“ “ “ “	3½%	1920	400,000.00	14,000.00
“ “ (Electric) “	3½%	1920	81,000.00	* 1,417.50
Total.....			\$6,631,500.00	\$271,417.50

* Six months.

RAILROAD OWNED.	
Length of main line from Nashua to Groveton .	181.07 miles
Total length of branch lines (including M. & K. and F. & T. R. R.)	197.90 "
Total length of line owned	378.97 "
Length of second track	34.57 "
Length of side track, etc.	151.27 "
Total length of track owned	564.81 "
Total length of track owned in Massachusetts .	15.14 "
Branches owned by company:	
Nashua to North Acton, Mass.	20.12 miles
Hooksett to Bow Junction	7.59 "
Manchester to Henniker	24.50 "
Wing Road to Base Station	20.17 "
Lakeport to Alton Bay	17.28 "
Tilton to Belmont	4.17 "
Whitefield to Berlin	33.69 "
Profile & Franconia Branch	12.84 "
Manchester & Milford Branch	18.54 "
Pittsfield to Barnstead Center	4.46 "
Manchester & Keene ($\frac{1}{2}$)	29.59 "
Franklin & Tilton ($\frac{1}{2}$)	4.95 "
Total	197.90 miles
Leased roads	85.40 "

PROPER ADDRESS OF THE COMPANY.

THE CONCORD & MONTREAL RAILROAD,

CONCORD, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Benjamin A. Kimball, president, Concord, N. H.; John F. Webster, treasurer, Concord, N. H.; Frank S. Streeter, clerk of corporation, Concord, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Benjamin A. Kimball, Concord, N. H.; Walter M. Parker, Manchester, N. H.; Charles E. Morrison, Boston, Mass.; Noah S. Clark, Manchester, N. H.; Hiram N. Turner, St. Johnsbury, Vt.; George M. Kimball, Concord, N. H.; Arthur H. Hale, Manchester, N. H.; Benjamin C. White, Concord, N. H.; Hiram A. Tuttle, Pittsfield, N. H.; Frank P. Carpenter, Manchester, N. H.; William H. Moses, Tilton, N. H.; Sumner Wallace, Rochester, N. H.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

BENJAMIN A. KIMBALL,
President.

JOHN F. WEBSTER,
Treasurer.

STATE OF NEW HAMPSHIRE.

MERRIMACK, SS. November 15, 1902. Then personally appeared the above-named Benjamin A. Kimball, president, and John F. Webster, treasurer of said Concord & Montreal Railroad, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

JOHN H. BROWN,
Justice of the Peace.

REPORT

OF THE

FITCHBURG RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Rental received from lease of road	\$1,796,567.50
Interest on bank deposit	511.05
Gross income	<u>\$1,797,078.55</u>
Expenses and charges upon income accrued during the year:	
Salaries and maintenance of organization	\$7,511.05
Interest on funded debt	924,155.00
Total expenses and charges upon income . .	<u>931,666.05</u>
Net divisible income	\$865,412.50
Dividends declared, 5 per cent on preferred stock	<u>865,412.50</u>
Surplus for the year ending June 30, 1902 . .	nothing
Amount of surplus June 30, 1901	\$786,271.35
Credits to profit and loss account during the year:	
Profit from sale stock	\$7,028.93
Interest	827.32
Total credits	<u>\$7,856.25</u>
Debits to profit and loss account during the year:	
Loss on claim settlement, \$93.54;	
T. & B. R. R. stock purchased, \$12.17; disbursement on account business prior to July 1, 1900, \$37,716.87	37,822.58
Net amount charged to profit and loss . . .	<u>29,966.33</u>
Total surplus June 30, 1902	<u>\$756,305.02</u>

GENERAL BALANCE SHEET.		
Cost of road		\$39,872,122.05
Cost of equipment		3,830,267.01
Improvements		1,891,481.15
Total permanent investments		\$45,593,870.21
Cash	\$14,843.96	
Due from solvent companies and individuals	560,805.00	
Other cash assets	393,174.03	
Total cash and current assets		968,822.99
Other assets and property:		
Rental accrued not due	\$225,139.97	
Boston & Maine Railroad, lessee	936,034.06	
Total miscellaneous assets		1,161,174.03
Total		\$47,723,867.23
Capital stock, common	\$7,000,000.00	
Capital stock, preferred	17,360,000.00	
Total capital stock		\$24,360,000.00
Funded debt		21,665,000.00
Current liabilities:		
Audited vouchers and accounts	\$100,155.84	
Dividends not called for	2,915.50	
Matured interest coupons unpaid (including coupons due July 1)	73,560.00	
B. & M. R. R., lease improvements	540,660.90	
Total current liabilities		717,292.24
Accrued liabilities:		
Interest accrued and not yet due	\$225,139.97	
B., B. & G. R. R. stockholders	130.00	
Total accrued liabilities		225,269.97
Profit and loss balance—surplus		756,305.02
Total		\$47,723,867.23

FUNDED DEBT.

DESCRIPTION OF BONDS, ETC.	Rate of interest.	Date of maturity.	Amount outstanding	Interest paid during the year.
Fitchburg Railroad	5%	Oct. 1, 1901	\$1,000.00	\$12,850.00
" "	5%	Apr. 1, 1902		25,000.00
" "	5%	Apr. 1, 1903	500,000.00	25,000.00
" "	4%	Mar. 1, 1904	500,000.00	19,920.00
" "	4%	June 1, 1905	500,000.00	19,720.00
" "	4%	Feb. 1, 1937	5,000,000.00	200,000.00
" "	4%	Apr. 1, 1907	1,500,000.00	58,800.00
" "	5%	May 1, 1908	2,000,000.00	99,200.00
" "	4%	June 1, 1920	500,000.00	19,560.00
" "	4%	Mar. 1, 1903	54,000.00	2,040.00
" "	5%	Sept. 1, 1903	378,000.00	18,900.00
" "	5%	Nov. 1, 1903	1,000,000.00	50,450.00
" "	5%	Dec. 1, 1903	500,000.00	22,500.00
" "	4½%	May 1, 1914	500,000.00	22,612.50
" "	4%	Mar. 1, 1915	1,350,000.00	54,280.00
" "	4%	July 1, 1916	500,000.00	20,300.00
" "	4%	Mar. 1, 1927	2,750,000.00	109,240.00
" "	4%	Jan. 1, 1908	1,450,000.00	57,900.00
" "	*3½%	Oct. 1, 1920	500,000.00	17,290.00
" "	3½%	Oct. 1, 1921	1,500,000.00	17,395.00
Troy & Boston R. R., mtge.	7%	July 1, 1924	573,000.00	40,110.00
Brookline & Pepperell R. R.	5%	Dec. 1, 1911	100,000.00	5,125.00
Total			\$21,664,000.00	\$908,252.50

CAPITAL STOCK.

Capital stock authorized by law, common . . .	\$7,000,000.00
Capital stock authorized by law, preferred . . .	17,360,000.00
Total capital stock authorized by law . . .	\$24,360,000.00

Capital stock authorized by votes of company, common	\$7,000,000.00
Capital stock authorized by votes of company, preferred	17,360,000.00
Total capital stock authorized by vote . . .	<u>\$24,360,000.00</u>

Capital stock issued and outstanding, common .	\$7,000,000.00
Capital stock issued and outstanding, preferred	17,360,000.00
Total capital stock outstanding	<u>\$24,360,000.00</u>

Number of shares issued and outstanding, com- mon	70,000
Number of shares issued and outstanding, pre- ferred	173,600
Total number of shares outstanding	<u>243,600</u>

Number of stockholders, common	2
Number of stockholders, preferred	5,967
Total number of stockholders	<u>5,969</u>

Number of stockholders in New Hampshire, pre- ferred	643
Amount of stock held in New Hampshire, pre- ferred	\$804,000.00
Total stock held in New Hampshire	<u>804,000.00</u>

RAILROAD OWNED.

Length of main line in New Hampshire . . .	43.09 miles
Total length of main line	249.05 "
Length of branch line in New Hampshire . .	35.43 "
Total length of branch line	145.09 "
Total length of line owned in New Hampshire .	78.52 "
Total length of line owned	394.14 "
Total length of second track	127.22 "
Total length of third track	3.90 "
Total length of fourth track	2.02 "
Length of side track, etc, in New Hampshire .	28.45 "
Total length of side track, etc.	251.87 "
Total length of track owned in New Hampshire	106.97 "
Total length of track owned	<u>779.15 "</u>

PROPER ADDRESS OF THE COMPANY.

FITCHBURG RAILROAD COMPANY,
BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Moses Williams, president, Boston, Mass.; Daniel A. Gleason, treasurer, Boston, Mass.; Paul Crocker, clerk of corporation, Boston, Mass.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Gordon Abbott, Boston, Mass.; Brigham N. Bullock, Fitchburg, Mass.; Charles T. Crocker, Fitchburg, Mass.; William H. Hollister, New York, N. Y.; Charles Lowell, Boston, Mass.; William E. Rice, Worcester, Mass.; Joseph B. Russell, Belmont, Mass.; Francis Smith, Rockland, Me.; Frederic J. Stimson, Boston, Mass.; Rodney Wallace, Fitchburg, Mass.; Charles E. Ware, Fitchburg, Mass.; William S. Webb, New York, N. Y.; Moses Williams, Boston, Mass.; Robert Winsor, Boston, Mass.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

MOSES WILLIAMS,
CHARLES T. CROCKER,
JOSEPH B. RUSSELL,
FREDERIC J. STIMSON,
ROBERT WINSOR,
B. N. BULLOCK,
RODNEY WALLACE,
CHARLES E. WARE,
Directors.

DAN A. GLEASON,
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. September 11, 1902. Then personally appeared the above-named Moses Williams, Charles T. Crocker, Joseph B. Russell, Frederic J. Stimson, and Robert Winsor, and on September 12, 1902. Worcester, ss., Brigham W. Bullock, Rodney Wallace, and Charles E. Ware, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

PINCKNEY HOLBROOK,
Justice of the Peace.

REPORT

OF THE

FRANKLIN & TILTON RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Amount of surplus June 30, 1901	\$4,598.00
Amount credited construction account . .	4,598.00
Total surplus June 30, 1902	nothing
Capital stock, common	\$250,000.00
Due B. & M. R. R. on account of expenditures on account new side track and freight terminals .	13,904.94
Total	\$263,904.94
PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS DURING THE YEAR.	
Additions to construction account:	
Grading and masonry	\$3,635.73
Superstructure, including rails	5,949.72
Passenger and freight stations, woodsheds, and water stations	3,494.96
Engineering and other expenses incident to construction	422.53
Total additions to construction account .	\$18,502.94
Construction account has been credited with balance of P. & L. account:	
Engineering	\$105.63
Grading	2,131.20
Ties	391.94
Rails	1,095.49
Stations	873.74
Total deductions from property accounts .	4,598.00
Net addition to property accounts for the year	\$13,904.94

CAPITAL STOCK.	
Capital stock authorized by law, common . . .	\$300,000.00
Capital stock authorized by votes of company, common	275,000.00
Capital stock issued and outstanding, common . . .	250,000.00
Number of shares issued and outstanding, common	2,500
Number of stockholders, common	2
Number of stockholders in New Hampshire, common	2
Amount of stock held in New Hampshire, common	\$250,000.00

RAILROAD OWNED.	
Total length of main line	5 miles

GENERAL REMARKS AND EXPLANATIONS.

The Franklin & Tilton Railroad was leased to the Concord & Montreal Railroad October 8, 1893, for the term of 91 years from April 1, 1895, at the nominal sum of one dollar annually, with such additional sums as may be necessary to keep up the organization of the lessor. On the same date this lease was assigned to the Boston & Maine Railroad, which corporation now operates the Franklin & Tilton Railroad under said lease, and all statistical information concerning the operation of the said lessor railroad will be found embodied in the report of the Boston & Maine Railroad.

PROPER ADDRESS OF THE COMPANY.

FRANKLIN & TILTON RAILROAD,
FRANKLIN FALLS, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Benjamin A. Kimball, president, Concord, N. H.; Frank Proctor, treasurer, Franklin Falls, N. H.; Edward G. Leach, clerk of corporation, Franklin Falls, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Benjamin A. Kimball, Concord, N. H.; Samuel S. Kimball,* Concord, N. H.; A. W. Sulloway, Franklin Falls, N. H.; Frank Jones, Portsmouth, N. H.; Horace E. Chamberlin, Concord, N. H.; Alfred E. Tilton, Tilton, N. H.

* Deceased.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

BENJAMIN A. KIMBALL,
HORACE E. CHAMBERLIN,
Directors.

FRANK PROCTOR.
Treasurer.

STATE OF NEW HAMPSHIRE.

MERRIMACK, ss. October 21, 1902. Then personally appeared the above-named Benjamin A. Kimball and Frank Proctor, president and treasurer, and Benjamin A. Kimball, A. W. Sulloway, and Horace E. Chamberlin, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

EDWARD G. LEACH,
Justice of the Peace.

REPORT

OF THE

MAINE CENTRAL RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation	\$6,278,018.75
Operating expenses	4,552,260.43
Net earnings from operation	\$1,725,758.32
Dividends received on stocks owned:	
Boston & Maine Railroad, 7 per cent	\$329.00
Portland & Ogdensburg Railway, 2 per cent	3,963.60
Bridgton & Saco River Railroad, 4 per cent	200.00
St. John Bridge and Railway Extension Company, 10 per cent	2,000.00
Interest received on bonds owned:	
Maine Central consolidation, 7 per cent	35.00
Miscellaneous income, less expense:	
Rents and wharfage	42,354.67
Interest and discount	20,804.37
Miscellaneous	456.03
Total income from sources other than operation	70,142.67
Gross income above operating expenses	\$1,795,900.99
Charges upon income accrued during the year:	
Interest on funded debt	\$643,110.00
Taxes	216,878.18
Rentals of leased roads:	
European & North American Ry.	165,500.00

Belfast & Moosehead Lake Railroad	\$36,000.00	
Dexter & Newport Railroad	13,350.00	
Eastern Maine Railway	9,500.00	
Portland & Ogdensburg Railway	182,300.76	
Dexter & Piscataquis Railroad	13,350.00	
Upper Coös Railroad	61,375.00	
Hereford Railway	64,500.00	
Paid trustees sinking funds	29,440.00	
Total charges and deductions from income		\$1,435,303.94
Net divisible income		\$360,597.05
Dividends declared during the year payable on—		
October 1, 1901 (No. 58), 1½ per cent on \$4,976,000, common	\$74,640.00	
January 1, 1902 (No. 59), 1½ per cent on \$4,976,000, common	74,640.00	
April 1, 1902 (No. 60), 1½ per cent on \$4,976,200, common	74,643.00	
July 1, 1902 (No. 61), 1½ per cent on \$4,976,200, common	74,643.00	
Total dividends declared		298,566.00
Surplus for the year ending June 30, 1902		\$62,031.05
Amount of surplus June 30, 1901		252,161.00
		\$314,192.05
Miscellaneous items	\$30,376.82	
Surplus for year transferred to contingent fund	62,031.05	
Net amount debited to profit and loss		31,654.23
Total surplus June 30, 1902		\$282,537.82
EARNINGS FROM OPERATION.		
Gross receipts from passengers		\$2,178,879.56
Deductions:		
Tickets redeemed	\$3,667.29	
Excess fares refunded	6,860.04	
Other payments	2,197.89	
Total reductions		12,725.22
Net revenue from passengers		\$2,166,154.34

From mails	\$187,645.45	
From express	100,346.10	
From extra baggage	37,813.04	
Other earnings, passenger service:		
News privilege on passenger trains	3,200.00	
Paper-train privileges	8,372.00	
Sundry other trains and items	1,531.36	
		\$338,907.95
Total earnings, passenger service		\$2,505,062.29
Freight service:		
Gross receipts from freight		\$3,751,453.20
Overcharge to shippers		73,094.18
Net revenue from freight		\$3,678,359.02
Freight switching		10,882.77
Total earnings, freight service		\$3,689,241.79
Total passenger and freight earnings		\$6,194,304.08
Other earnings from operation:		
Rentals from tracks, yards, and terminals	\$27,800.00	
Baggage storage	3,068.70	
Freight storage	8,770.62	
Steamboat earnings	44,075.35	
Total other earnings		83,714.67
Gross earnings from operation		\$6,278,018.75
EXPENSES OF OPERATION.		
General expenses:		
Salaries of general officers		\$34,066.68
Salaries of clerks and attendants		23,433.95
General office expenses and supplies		31,432.40
Insurance		49,047.27
Law expenses		17,337.30
Stationery and printing (general offices)		3,550.50
Miscellaneous expenses		5,836.69
Total		\$164,704.79

Maintenance of way and structures:

Repairs of roadway	\$553,303.92
Renewals of rails	123,890.98
Renewals of ties	92,994.44
Repairs and renewals of bridges and culverts .	187,066.15
Repairs and renewals of fences, road crossings, signs, and cattle guards	21,817.06
Repairs and renewals of buildings and fixtures	81,308.68
Repairs and renewals of docks and wharves .	2,420.68
Repairs and renewals of telegraph	19.77
Stationery and printing	871.72
Superintendence and general expenses . .	17,495.29
Total	\$1,081,191.69

Maintenance of equipment:

Superintendence	\$21,663.85
Repairs and renewals of locomotives . . .	254,928.51
Repairs and renewals of passenger cars . .	128,101.00
Repairs and renewals of freight cars . . .	593,311.99
Repairs and renewals of work cars	16,850.36
Repairs and renewals of marine equipment .	83,856.87
Repairs and renewals of shop machinery and tools	23,142.01
Stationery and printing	1,963.97
Miscellaneous expenses	1,091.94
Total	\$1,124,913.50

Conducting transportation:

Superintendence	\$62,570.38
Engine and roundhouse men	335,360.95
Fuel for locomotives	615,770.64
Water supply for locomotives	22,977.21
Oil, tallow, and waste for locomotives . .	7,930.67
Other supplies for locomotives	4,410.55
Train service	240,395.19
Train supplies and expenses	57,049.89
Switchmen, flagmen, and watchmen . . .	163,887.07
Telegraph expenses	63,724.40
Station service	256,471.32
Station supplies	48,019.35
Car mileage—balance	121,618.30
Loss and damage	26,046.92
Injuries to persons	31,156.94
Clearing wrecks	5,687.40
Operating marine equipment	44,833.72
Advertising	20,088.31
Outside agencies	2,340.97
Commissions	7,819.98
Rentals for tracks, yards, and terminals .	7,500.00

Rentals of buildings and other property	\$8,971.04
Stationery and printing	24,919.27
Miscellaneous expenses	1,899.98
Total	<u>\$2,181,450.45</u>
Recapitulation:	
General expenses	\$164,704.79
Maintenance of way and structures	1,081,191.69
Maintenance of equipment	1,124,913.50
Conducting transportation	2,181,450.45
Total operating expenses	<u>\$4,552,260.43</u>
Percentage of operating expenses to gross earnings	72.511
GENERAL BALANCE SHEET.	
Cost of road	\$14,562,748.85
Cost of equipment	2,617,687.93
Stock of:	
Boston & Maine Railroad	\$4,700.00
Portland & Ogdensburg Railway	79,272.00
Bridgton & Saco River Railroad	5,000.00
St. John Bridge & Railway Extension Company	20,000.00
Portland Union Ry. Station Co.	25,000.00
	<u>133,972.00</u>
Bonds of:	
Maine Central Railroad Company	\$500.00
Knox & Lincoln Railway	31,000.00
Maine Shore Line Railroad Co.	5,000.00
Upper Coös Railroad	118,000.00
	<u>154,500.00</u>
Total permanent investments	\$17,468,908.78
Cash	\$297,673.29
Bills receivable	778,217.50
Due from agents	140,624.27
Traffic balances due from other companies	144,566.77
Due from solvent companies and individuals	147,907.30
Sinking and other special funds	683,701.81
Total cash and current assets	<u>2,192,690.94</u>
Materials and supplies	598,854.86
Total	<u>\$20,260,454.58</u>

Capital stock, common		\$4,988,000.00
Funded debt		12,492,192.00
Current liabilities:		
Audited vouchers and accounts	\$373,082.43	
Salaries and wages	93,868.06	
Dividends not called for	9,240.54	
Matured interest coupons unpaid (including coupons due July 1)	37,036.65	
Rentals due and unpaid (including rentals due July 1)	29,975.00	
Dividend No. 61 due July 1, 1902	74,643.00	
Total current liabilities		617,845.68
Accrued liabilities:		
Interest accrued and not yet due	\$165,621.66	
Taxes accrued and not yet due	123,853.57	
Rentals accrued and not yet due	84,395.91	
Total accrued liabilities		\$375,871.14
Sundry lease accounts		104,933.75
Sinking and other special funds*	\$683,701.81	
Injury fund	68,332.33	
Equipment contracts	382,527.72	
Improvement account	202,481.28	
Contingent fund	62,031.05	
Total sinking and other special funds		1,399,074.19
Profit and loss balance—surplus		282,537.82
Total		\$20,260,454.58

CAPITAL STOCK.

Capital stock, authorized by law, common	\$12,000,000.00
Capital stock authorized by votes of company, common	4,988,000.00
Capital stock issued and outstanding, common	4,975,600.00
Portland & Kennebec scrip†	600.00
Maine Central scrip†	800.00
Androscoggin & Kennebec stock bonds†	11,000.00
Total capital stock liability	\$4,988,000.00
Number of shares issued and outstanding, com- mon	49,756
Number of stockholders, common	795
Number of stockholders in New Hampshire, com- mon	64
Amount of stock held in New Hampshire, com- mon, par value	\$153,900.00

* For details see Forty-first Annual Report of Maine Central Railroad Company.

† Exchangeable for Maine Central stock on presentation.

FUNDED DEBT.

DESCRIPTION OF BONDS, ETC.	Rate of interest.	Date of maturity.	Amount outstanding.	Interest paid during the year.
Maine Central Consolidated...	7%	Apr. 1, 1912	\$3,924,000.00	\$272,986.00
" " " ...	5%	"	269,500.00	13,560.00]
" " " ...	4½%	"	1,525,000.00	68,568.75
" " " ...	4%	"	3,265,500.00	150,560.00
" " Collateral Trust.	5%	June 1, 1923	669,000.00	32,600.00
Maine Shore Line R. R. bonds	6%	"	81,000 00	5,070.00
Penobscot Shore Line, 1st mtg.	4%	Aug. 1, 1920	1,300,000.00	51,940.00
Knox & Lincoln, 2d mortgage.	5%	Feb. 1, 1921	400,000.00	18,500.00
Maine Central sinking fund ...	4½%	Feb. 1, 1905	600,000.00	27,652.50
" " Impt., Class A..	4½%	July 1, 1916	200,000.00	} 20,250.00
" " " " B..	4½%	July 1, 1917	250,000.00	
" " interest scrip*			8,192.00	.....
Total.....			\$12,492,192 00	\$641,687.25

* Exchangeable for Maine Central Consols on presentation.

SINKING FUNDS.*	
Amount June 30, 1901	\$526,306.03
Additions during the year	57,642.78
Total, including additions	\$683,948.81
Deductions during the year	247.00
Total sinking funds June 30, 1902	\$683,701.81
INJURY FUND.	
Amount of injury fund June 30, 1901	\$68,332.33
Additions during the year	31,156.94
Total, including additions	\$99,489.27
Deductions during the year	31,156.94
Total injury fund June 30, 1902	\$68,332.33

* For full detail of various sinking funds see tables 11 to 14, inclusive, Forty-first Annual Report of the Maine Central Railroad Company.

MAINE CENTRAL.

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Description of Railroads and Branches owned by Other Companies but Operated by This Company.

NAME OF RAILROAD OR BRANCH.	Main or Branch Line.	Termini of Main or Branch Line.	Length of line in miles.		Second track, side track, etc.		Length computed as single track.	
			Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.
Belfast & Moosehead Lake....	Main.	Burnham Junction to Belfast, Me..	33.13	.....	.....	.....	37.19	.....
Dexter & Newport	"	Newport to Dexter, Me.	14.23	.....	.....	.....	16.46	.....
Dexter & Piscataquis	"	Dexter Junction to Foxcroft, Me..	16.54	.....	.....	.....	19.39	.....
European & North American.	"	Bangor to Vanceboro, Me.	114.30	.....	.....	.....	162.37	.....
Stillwater Branch.....	Branch.	Orono to Stillwater, Me.	3.01	.....	3.80	.....	.....	.....
Enfield Branch.....	"	Enfield to Montague, Me.	3.03	.....	.....	.....	3.87	.....
Eastern Maine.....	Main.	Bangor Junction to Bucksport, Me.	18.80	.....	.....	.....	4.22	.....
Portland & Ogdensburg.....	"	Portland to Lunenburg, Vt.	109.10	57.98	3.16	.....	21.69	74.69
Portland & Ogdensburg.....	"	Portland, Union Station, to Thompson's Point, Me. ....	.74	.....	.74	.....	1.45	.....
Upper Coos	"	Quebec Junction to Canada Line, near Beecher Falls, Vt.	55.33	41.48	.....	11.98	67.31	49.60
Hereford.....	"	Canada Line, near Beecher Falls, Vt., to Lime Ridge, P. Q.	52.85	.67	.....	7.86	60.71	.78
Total.....			421.06	100.13	8.00	113.86	542.92	125.07

Description of Railroads and Branches Owned by This Company.

NAME OF RAILROAD OR BRANCH.	Main or Branch Line.	Terminal of Main or Branch Line.	Length of line in miles.		Second track.		Side track, etc.		Length computed as single track.	
			Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.	Total.	In New Hampshire.
Maine Central R. R. Co.....	Main.	Portland to Bangor, Me.....	136.60	.....	32.80	.....	83.36	.....	252.76	.....
" " " ".....	"	Brunswick to Bath, Me.....	8.90	.....	.....	.....	4.33	.....	13.83	.....
" " " ".....	"	Woolwich to Rockland, Me.....	47.03	.....	.....	.....	8.97	.....	56.00	.....
" " " ".....	"	Rockland, Me., to Wharf.....	1.36	.....	.....	.....	.16	.....	1.52	.....
" " " ".....	"	Cumberland Jc. to Skowhegan, Me.....	91.20	.....	.....	.....	29.49	.....	120.69	.....
" " " ".....	"	Brunswick to Farmington, Me.....	62.60	.....	.....	.....	15.08	.....	77.68	.....
" " " ".....	"	Crowley Jc. to Lewiston, Me.....	4.80	.....	.....	.....	2.31	.....	7.11	.....
" " " ".....	"	Brewer Jc. to Mt. Desert Ferry, Me.....	41.13	.....	.....	.....	4.33	.....	45.46	.....
" " " ".....	Branch.	Gardiner Jc. to Copsecook Mt., Me.....	1.15	.....	.....	.....	.48	.....	1.63	.....
Total.....		.....	394.77	.....	32.80	.....	149.11	.....	576.68	.....

EQUIPMENT FUND.	
Additions during the year	\$382,527.72
Total equipment fund June 30, 1902	382,527.72
IMPROVEMENT FUND.	
Additions during the year	\$202,481.28
Total improvement fund June 30, 1902	202,481.28
VOLUME OF TRAFFIC, ETC.	
Passenger traffic:	
Number of passengers carried paying revenue	2,883,678
Number of passengers carried one mile	104,882,565
Number of passengers carried one mile per mile of road operated	128,559
Average length of journey per passenger, miles	36.37
Average amount received from each passenger	\$0.75118
Average amount received per passenger per mile carried . . . . .	.02065
Passenger earnings (gross) per mile of road operated	3,070.56898
Passenger earnings (gross) per passenger-train mile run	1.26239
Freight traffic:	
Number of tons of freight hauled earning revenue	4,049,412
Number of tons of freight hauled one mile	330,460,107
Number of tons of freight hauled one mile per mile of road operated	405,060
Average length of haul per ton, miles	81.61
Average amount received for each ton of freight	\$0.90337
Average amount received per ton per mile hauled . . . . .	.01113
Freight earnings (gross) per mile of road operated	4,522.07174
Freight earnings (gross) per freight-train mile run	2.52512
Operating expenses:	
Operating expenses per mile of road operated	\$5,579.91301
Operating expenses per revenue-train mile run	1.37651
Train mileage:	
Miles run by passenger trains	1,845,378
Miles run by freight trains	1,322,013
Miles run by mixed trains	139,003
Total mileage of trains earning revenue	3,306,394

Miles run by locomotives helping trains . . .	90,553
Miles run by construction and other trains (non-revenue)	183,303
Total train mileage	3,580.250
Fares and freights:	
Average rate of fare per mile, all tickets . . .	\$0.02065
Average number of persons employed . . .	3,928
RAILROAD OWNED.	
Length of main line	393.62 miles
Length of branch line	1.15 "
Total length of line owned	394.77 miles
Length of second track	32.80 "
Length of side track, etc.	149.11 "
Total length of track owned	576.68 miles
RAILROAD OPERATED.	
Length of main line in New Hampshire . . .	100.13 miles
Total length of main line	808.64 "
Total length of branch line	7.19 "
Total length of line operated in New Hampshire	100.13 "
Total length of line operated	815.83 "
Length of second track	40.80 "
Length of side track, etc., in New Hampshire .	24.94 "
Total length of side track, etc.	262.97 "
Total length of track operated in New Hampshire	125.07 "
Total length of track operated	1,119.60 "
RAILROAD CROSSINGS IN NEW HAMPSHIRE.	
<i>Crossings with Highways.</i>	
Number of crossings of company's railroad with highways at grade	63
Number of highway grade crossings protected by flagmen: in winter, 2; in summer	5
Number of highway grade crossings unprotected	58
Number of highway bridges 18 feet (or more) above track	1
Height of lowest highway bridge above track .	20 ft. 8 in.

Crossings with Other Railroads.

Crossings of company's railroad with other railroads at grade
 The Boston & Maine Railroad at Fabyans,
 Whitefield, Scotts, Jefferson Junction, and
 Coös Junction.
 The Grand Trunk Railway at North Stratford.

6

ACCIDENTS TO PERSONS.

	From causes beyond their own control in New Hampshire.		From their own misconduct or carelessness in New Hampshire.		Total in New Hampshire.		Total on all lines operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.		1	.....	.....	.....	1	.....	18
Employees.		6	.....	.....	.....	6	2	118
Others.....		1	.....	1	.....	2	8	32
Total....		8	.....	1	.....	9	10	168

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

Woman, passenger standing on passenger-car platform was thrown to ground by train stopping suddenly; her hip and back were injured, although no bones were broken. She has recovered.

Trackman thrown from hand-car and had leg broken.

Fireman fell from standpipe and injured back.

Freight conductor thrown against a box by train stopping suddenly and fractured two ribs.

Laborer jammed two fingers badly by getting them caught between a steel rail and a car.

Brakeman jammed fingers setting brake on coal car.

Car inspector fell from top of car and broke rib.

Western Union lineman fell off hand-car and broke collar bone.

Trespasser lying beside track struck by locomotive and severely injured.

PROPER ADDRESS OF THE COMPANY.

MAINE CENTRAL RAILROAD COMPANY,
 PORTLAND, ME.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Lucius Tuttle, president, Portland, Me.; George F. Evans, vice-president, Portland, Me.; George W. York, treasurer, Portland, Me.; Josiah H. Drummond, clerk of corporation, Portland, Me.; George S. Hobbs, general auditor, Portland, Me.; George F. Evans, general manager, Portland, Me.; Frederic E. Boothby, general passenger and ticket agent, Portland, Me.; William K. Sanderson, general freight agent, Portland, Me.; Morris McDonald, general superintendent, Portland, Me.; George F. Black, superintendent Mountain division, Portland, Me.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

William G. Davis, George F. Evans, Portland, Me.; William P. Frye, Lewiston, Me.; Samuel C. Lawrence, Medford, Mass.; Lewis Cass Ledyard, New York, N. Y.; Joseph H. Manley, Augusta, Me.; Henry R. Reed, Boston, Mass.; Joseph W. Symonds, Portland, Me.; Lucius Tuttle, Boston, Mass.; John Ware, Waterville, Me.; George P. Wescott, Portland, Me.; Henry M. Whitney, Boston, Mass.; Franklin A. Wilson, Bangor, Me.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

LUCIUS TUTTLE,
GEORGE F. EVANS,
FRANKLIN A. WILSON,
HENRY R. REED,
WILLIAM G. DAVIS,
GEORGE P. WESCOTT,
JOSEPH W. SYMONDS,
J. H. MANLEY,
WILLIAM P. FRYE,
JOHN WARE,

Directors.

GEORGE S. HOBBS,

General Auditor.

GEORGE F. EVANS,

Vice-President and General Manager.

STATE OF MAINE.

CUMBERLAND SS. September 12, 1902. Then personally appeared the above-named Lucius Tuttle, George F. Evans, Franklin A. Wilson, Henry R. Reed, William G. Davis, George P. Wescott, Joseph W. Symonds, J. H. Manley, William P. Frye, John Ware, and George S. Hobbs, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

JOSIAH H. DRUMMOND.

Justice of the Peace.

REPORT

OF THE

MANCHESTER & LAWRENCE RAIL- ROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Rental received from lease of road	\$112,960.00
Dividends received on stocks owned:	
Mt. Washington R. R., 53 shares	\$159.00
Suncook Valley R. R., 170 $\frac{2}{5}$ shares	1,022.40
	1,181.40
Interest on deposits	29.11
	\$114,170.51
Expenses and charges upon income accrued during the year:	
Salaries and maintenance of organization	\$1,663.07
Interest on funded debt	10,960.00
Legal expenses	17,820.80
	30,443.87
Total expenses and charges upon income	
Net divisible income	\$83,726.64
Dividends declared, 10 per cent on common stock	100,000.00
	\$16,273.36
Deficit for the year ending June 30, 1902	150,448.27
Amount of surplus June 30, 1901	
	\$134,174.91
Premium received on account of sale of 170 $\frac{2}{5}$ shares of Suncook Valley Railroad stock	1,775.88
	\$135,950.79

GENERAL BALANCE SHEET.	
Cost of road	\$1,000,000.00
Cost of telegraph	4,770.35

Lands in Manchester, N. H. (terminals) . . .		\$274,298.53
Stock of Mt. Washington Railroad . . .		5,300.00
Total permanent investments . . .		\$1,284,368.88
Cash	\$8,941.41	
Due from solvent companies and individuals	123,454.00	
Total cash and current assets . . .		132,395.41
Total		\$1,416,764.29
Capital stock		\$1,000,000.00
Funded debt		274,000.00
Dividends not called for		6,813.50
Profit and loss balance—surplus		135,950.79
Total		\$1,416,764.29

CAPITAL STOCK.

Capital stock authorized by law, common . . .	\$1,000,000.00
Capital stock authorized by votes of company, common	1,000,000.00
Capital stock issued and outstanding, common	1,000,000.00
Number of shares issued and outstanding, common	10,000
Number of stockholders, common	561
Number of stockholders in New Hampshire, common	272
Amount of stock held in New Hampshire, common	\$563,900.00

RAILROAD OWNED.

Length of main line	22.39 miles
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FUNDED DEBT.

DESCRIPTION OF BONDS, ETC.	Rate of interest	Date of maturity.	Amount outstanding.	Interest paid during the year.
Series "A" *	4	Jan. 1, 1922	\$274,000.00	\$10,960.00

* Issued for the purchase of real estate in Manchester, N. H., but not secured by mortgage. The interest is guaranteed and paid by the Boston & Maine Railroad.

PROPER ADDRESS OF THE COMPANY.

MANCHESTER & LAWRENCE RAILROAD,

867 ELM STREET, MANCHESTER, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

John W. Sanborn, president, Sanbornville, N. H.; George Henry Chandler, treasurer, Manchester, N. H.; George Henry Chandler, clerk of corporation, Manchester, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

John W. Sanborn, Sanbornville, N. H.; George Byron Chandler, Manchester, N. H.; William P. Fowler, Boston, Mass.; Sumner Wallace, Rochester, N. H.; Calvin Page, Portsmouth, N. H.; Eugene P. Carver, Brookline, Mass.; Frank E. Greene, Moultonborough, N. H.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

JOHN W. SANBORN,

President.

GEORGE HENRY CHANDLER,

Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH, ss. September 12, 1902. Then personally appeared the above named John W. Sanborn, president, and George Henry Chandler, treasurer, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

A. M. HEARD,
Justice of the Peace.

REPORT

OF THE

MT. WASHINGTON RAILWAY COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.		
Gross earnings from operation	\$17,519.00	
Less operating expenses	12,025.76	
Income from operation		\$5,493.24
Miscellaneous income:		
Rent of Summit House, Mt. Wash- ington	\$7,010.00	
Total expense of repairs, etc., \$3,735.14; appropriation 1901, \$2,500; balance	1,235.14	
Income from other sources		5,774.86
Total income		\$11,268.10
Deductions from income:		
Interest and discount on interest- bearing current liabilities	\$285.28	
Taxes	2,556.58	
Total deductions from income		2,841.86
Net income		\$8,426.24
Dividends declared, 3 per cent on common stock		6,345.00
Surplus for the year ending June 30, 1902		\$2,081.24
Surplus for year ending June 30, 1901		396.81
Total profit and loss account, surplus		\$2,478.05
EARNINGS FROM OPERATION.		
Passenger revenue		\$17,369.00
Mail		150.00
Total passenger earnings		\$17,519.00

EXPENSES OF OPERATION.

Maintenance of way and structures:

Repairs of roadway, rails, and ties	\$3,245.97
Repairs of buildings	192.17

Total	<u>\$3,438.14</u>
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Maintenance of equipment:

Repairs and renewals of locomotives	\$867.27
Repairs and renewals of passenger cars	109.78
Shop, machinery, tools, etc.	127.56

Total	<u>\$1,104.61</u>
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Conducting transportation:

Wages of enginemen, firemen, roundhouse men, and conductors	\$2,358.93
Fuel for locomotives	2,245.81
Water supplies for locomotives	25.21
All other supplies for locomotives	34.09
All other train supplies	3.54
Wages of switchmen, flagmen, and watchmen	430.49
Expenses of telegraph	9.50
Station supplies	37.14

Total	<u>\$5,144.71</u>
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General expenses:

Salaries of officers	\$991.00
Advertising	83.00
Insurance	1,230.87
Stationery and printing	33.43

Total	<u>\$2,338.30</u>
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Recapitulation of expenses:

Maintenance of way and structures	\$3,438.14
Maintenance of equipment	1,104.61
Conducting transportation	5,144.71
General expenses	2,338.30

Grand total	<u>\$12,025.76</u>
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Percentage of operating expenses to earnings	<u>68.43</u>
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GENERAL BALANCE SHEET.	
Cost of road and equipment	\$135,000.00
Summit House	26,000.00
Lands at summit and base of Mt. Washington	56,000.00
Total permanent investments	\$217,000.00
Cash	978.05
Total	\$217,978.05
Capital stock	\$211,500.00
Loans and bills payable	4,000.00
Profit and loss balance	2,478.05
Total	\$217,978.05
CAPITAL STOCK.	
Capital stock authorized by charter	\$211,500.00
Capital stock authorized by vote of company	211,500.00
Total amount paid in as per books of the company	211,500.00
Total number of stockholders	52
Number of stockholders in New Hampshire	34
Amount of stock held in New Hampshire	\$152,000.00
VOLUME OF TRAFFIC, ETC.	
Passenger traffic:	
Number of passengers carried earning revenue	5,673
Number of passengers carried one mile	37,779
Average distance carried, miles	6.66
Total passenger revenue	\$17,369.00
Average amount received from each passenger	3.06
Average receipts per passenger per mile . . . . .	.46
Passenger earnings per mile of road	5,211.25
Average number of persons employed	30
Average rate of fare per mile received for local tickets	\$0.46
RAILROAD OWNED.	
Main line of road from Base station to summit of Mt. Washington	3.333 miles
Total road belonging to this company	3.333 "

EQUIPMENT.

	Number owned.	Total number.	Maximum weight.	Average weight.	Number equipped with train brake.
Passenger locomotives	7	7	12 tons.	12 tons.	7
Total.....	7	7	.....	.....	7
Passenger cars.....	5	5	3 tons.	2 $\frac{3}{4}$ tons.	.....
Baggage, mail, and express cars.....	1	1	$\frac{1}{4}$ ton.	$\frac{1}{4}$ ton.	.....
Total.....	6	6	.....	.....	.....
Flat freight cars (basis of 8 wheels)....	2	2	1 $\frac{1}{2}$ tons.	1 $\frac{1}{2}$ tons.	.....
Total.....	2	2	.....	.....	.....

RAILROAD OPERATED.

Total miles of road operated by this company .	3,333 miles
Total miles of road operated by this company in New Hampshire .	3,333 "
Number of stations in New Hampshire on all roads operated by this company	2
Number of telegraph offices in same, in summer only	1
Number of stations on all roads owned by this company	2
Same in New Hampshire	2

PROPER ADDRESS OF THE COMPANY.

MOUNT WASHINGTON RAILWAY COMPANY,
CONCORD, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Tristram A. Mackinnon, president, Boston, Mass.; Benjamin A. Kimball, Concord, N. H.; Tristram A. Mackinnon, general manager, Boston, Mass.; John Horne, superintendent, Lakeport, N. H.; Frank E. Brown, general passenger agent, Concord, N. H.; John F. Webster, treasurer, Concord, N. H.; Frank E. Brown, clerk of corporation, Concord, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Tristram A. Mackinnon, Boston, Mass.; Benjamin A. Kimball, Concord, N. H.; John W. Sanborn, Sanbornville, N. H.; John M. Mitchell, Concord, N. H.; George A. Fernald, Boston, Mass.; Nathaniel White, Jr., Frank E. Brown, Concord, N. H.

BENJAMIN A. KIMBALL,
Vice-President.

JOHN F. WEBSTER,
Treasurer.

STATE OF NEW HAMPSHIRE.

MERRIMACK, ss. November, 1902. Then personally appeared Benjamin A. Kimball, vice-president, and John F. Webster, treasurer of said railway company, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

GEORGE E. SHEPARD,
Notary Public.

REPORT

OF THE

NASHUA & LOWELL RAILROAD CORPORATION

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.

Rental received from lease of road	\$73,000.00
Dividends received on stocks owned (Boston & Maine Railroad)	1,572.00
Office rent, \$60; interest, \$220.37	280.37
Gross income	\$74,852.37
Salaries and maintenance of organization	1,895.78
Net divisible income	\$72,956.59
Dividends declared, 9 per cent on common stock	72,000.00
Surplus for the year ending June 30, 1902	\$956.59
Amount of surplus June 30, 1901	159,397.57
Total surplus June 30, 1902	\$160,354.16

GENERAL BALANCE SHEET.

Cost of road	\$684,242.07
Cost of equipment	218,242.95
Total permanent investments	\$902,485.02
Cash	\$7,081.39
Bills receivable and stock	55,706.25
Total cash and current assets	62,787.64
Total	\$965,272.66
Capital stock, common	\$800,000.00

Current liabilities:		
Dividends not called for	\$4,906.50	
Matured interest coupons unpaid	12.00	
		\$4,918.50
Total current liabilities		\$804,918.50
Profit and loss balance—surplus		160,354.16
Total		\$965,272.66

CAPITAL STOCK.		
Capital stock authorized by law, common		\$800,000.00
Capital stock authorized by votes of company, common		800,000.00
Number of shares issued and outstanding, common		8,000
Number of stockholders, common		403
Number of stockholders in New Hampshire, common		159
Amount of stock held in New Hampshire, common		\$2,160.00

RAILROAD OWNED.		
Length of main line in New Hampshire	5.25 miles	
Total length of main line	14.50 "	
Total length of line owned in New Hampshire	5.25 "	
Total length of line owned	14.50 "	

PROPER ADDRESS OF THE COMPANY.

NASHUA & LOWELL RAILROAD CORPORATION,

50 STATE STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Francis A. Brooks, president, 31 Milk street, Boston, Mass.;
 John Brooks, treasurer, 50 State street, Boston, Mass.; Walter A.
 Lovering, clerk of corporation, Nashua, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Francis A. Brooks, Boston, Mass.; Alfred S. Hall, Winchester,
 Mass.; David P. Kimball, Boston, Mass.; Edward A. Newell, Wil-
 ton, N. H.; John Brooks, Cambridge, Mass.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

DAVID P. KIMBALL,
EDWARD A. NEWELL,
JOHN BROOKS,
Directors.

JOHN BROOKS,
Treasurer.

STATE OF MASSACHUSETTS.

SUFFOLK, ss. Boston, Mass., October 11, 1902. Then personally appeared the above-named David P. Kimball, Edward A. Newell, and John Brooks and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

ARTHUR H. BROOKS.
Notary Public.

REPORT

OF THE

NORTHERN RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.

Rental received from lease of road	\$189,104.00
Dividends received on stocks owned: Northern Pacific, preferred	105.00
Interest allowed on deposits	472.34
Gross income	\$189,681.34
Salaries and maintenance of organization	3,833.06
Net divisible income	\$185,848.28
Dividends declared, 6 per cent on common stock	184,104.00
Surplus for the year ending June 30, 1902	\$1,744.28
Amount of surplus June 30, 1901	16,644.73
Gain on sale of Northern Pacific Railroad, preferred	2,432.50
Total surplus June 30, 1902	\$20,821.51

GENERAL BALANCE SHEET.

Cost of road	\$3,068,400.00
Cash	23,364.27
Total	\$3,091,764.27
Capital stock, common	\$3,068,400.00
Dividends not called for	2,542.76
Profit and loss balance—surplus	20,821.51
Total	\$3,091,764.27

CAPITAL STOCK.

Capital stock authorized by law, common .	\$3,068,400.00
Capital stock authorized by votes of company, common	3,068,400.00
Capital stock issued and outstanding, common .	3,068,400.00
Number of stockholders in New Hampshire, com- mon	1,193
Amount of stock held in New Hampshire, com- mon	\$14,037.00

PROPER ADDRESS OF THE COMPANY.

NORTHERN RAILROAD,

19 MILK STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

A. W. Sulloway, president, Franklin, N. H.; G. U. Crocker, treasurer, 19 Milk street, Boston, Mass.; Henry W. Stevens, clerk of corporation, Concord, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

A. W. Sulloway, Franklin, N. H.; Josiah H. Benton, Jr., Boston, Mass.; William F. Thayer, Concord, N. H.; Seth M. Richards, Newport, N. H.; Silas Pierce, Boston, Mass.; Edgar Crocker, Boston, Mass.; Charles P. Chase, Hanover, N. H.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

A. W. SULLOWAY,
President.

GEORGE U. CROCKER,
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 20, 1902. Then personally appeared the above-named Alvah W. Sulloway and George U. Crocker, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

EDWARD J. SULLIVAN,
Justice of the Peace.

REPORT

OF THE

PEMIGEWASSET VALLEY RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Rental received from lease of road	\$32,490.00
Organization expense	300.00
Gross income	\$32,790.00
Salaries and maintenance of organization	272.15
Taxes and operating expenses paid by Boston & Maine Railroad.	
Net divisible income	\$32,517.85
Dividends declared, 6 per cent on common stock	32,490.00
Surplus for the year ending June 30, 1902	\$27.85
Amount of surplus June 30, 1901	386.52
Total surplus June 30, 1902	\$414.37
GENERAL BALANCE SHEET.	
Cost of road	\$541,262.12
Cash	652.25
Total	\$541,914.37
Capital stock, common	\$541,500.00
Profit and loss balance—surplus	414.37
Total	\$541,914.37
CAPITAL STOCK.	
Capital stock authorized by law, common	\$2,000,000.00
Capital stock authorized by votes of company, common	541,500.00

Number of shares issued and outstanding, common	5,415
Number of stockholders, common	193
Number of stockholders in New Hampshire, common	144
Amount of stock held in New Hampshire, common	\$390,300.00

RAILROAD OWNED.	
Length of main line	22.93 miles
Length of side track, etc.	6.35 "
Total length of track owned	29.28 miles

PROPER ADDRESS OF THE COMPANY.

PEMIGEWASSET VALLEY RAILROAD,

CONCORD, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Benjamin A. Kimball, president, Concord, N. H.; John F. Webster, treasurer, Concord, N. H.; George H. Adams, clerk of corporation, Plymouth, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Benjamin A. Kimball, Concord, N. H.; Joseph W. Campbell, Woodstock, N. H.; John J. Cilley, Deerfield, N. H.; George W. Hills, Lawrence, Mass.; Charles H. Bowles, Plymouth, N. H.; Nathan P. Hunt, Manchester, N. H.; Harry E. Parker, Manchester, N. H.; John F. Webster, Concord, N. H.; George E. Cummings, Haverhill, N. H. (Woodsville).

We hereby certify that the statements contained in the foregoing return are full, just, and true.

BENJAMIN A. KIMBALL,
President.

JOHN F. WEBSTER,
Treasurer.

STATE OF NEW HAMPSHIRE.

MERRIMACK, ss. November, 1902. Then personally appeared the above-named Benjamin A. Kimball, president, and John F. Webster, treasurer of said railroad, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

GEORGE E. SHEPARD,
Notary Public.

REPORT

OF THE

PETERBOROUGH RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.

Rental received from lease of road	\$15,700.00
Interest on deposit	102.92
Gross income	\$15,802.92
Salaries and maintenance of organization	178.97
Net divisible income	\$15,623.95
Dividends declared, 4 per cent on common stock	15,400.00
Surplus for the year ending June 30, 1902	\$223.95
Amount of surplus June 30, 1901	213,917.00
Total surplus June 30, 1902	\$214,140.95

GENERAL BALANCE SHEET.

Cost of road	\$595,194.00
Cash	3,946.95
Total	\$599,140.95
Capital stock, common	\$385,000.00
Profit and loss balance—surplus	214,140.95
Total	\$599,140.95

CAPITAL STOCK.

Capital stock authorized by law, common	\$600,000.00
Capital stock authorized by votes of company, common	600,000.00

Capital stock issued and outstanding, common .	\$385,000.00
Number of shares issued and outstanding, common .	3,850
Number of stockholders, common	332
Number of stockholders in New Hampshire, common	289
Amount of stock held in New Hampshire, common	\$278,500.00

RAILROAD OWNED.

Length of main line	10.50 miles
Total length of line owned	10.50 "

PROPER ADDRESS OF THE COMPANY.

PETERBOROUGH RAILROAD,
NASHUA, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Virgil C. Gilman, president, Nashua, N. H.; Gilman C. Shattuck, treasurer, Nashua, N. H.; Harry W. Ramsdell, clerk of corporation, Nashua, N. H.; William E. Spalding, general auditor, Nashua, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Virgil C. Gilman, Henry A. Cutter, Ben Emery Burns, George F. Andrews, Nashua, N. H.; Charles H. Burns, Wilton, N. H.; Thomas B. Eaton, Worcester, Mass.; George H. Ball, Boston, Mass.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

VIRGIL C. GILMAN,
BEN EMERY BURNS,
HENRY A. CUTTER,

Directors.

GILMAN C. SHATTUCK,

Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH, ss. September 5, 1902. Then personally appeared the above-named Virgil C. Gilman, Ben Emery Burns, Henry A. Cutter, and Gilman C. Shattuck, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

JAMES F. WHITMARSH,
Justice of the Peace.

REPORT

OF THE

PETERBOROUGH & HILLSBOROUGH RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL BALANCE SHEET.

Cost of road	\$209,298.44
Sinking and other special funds	935.00
Profit and loss balance—deficit	120,583.83
Total	<u>\$330,807.27</u>

Capital stock, common	\$45,000.00
Funded debt	165,000.00
Matured interest coupons unpaid (including coupons due July 1)	112,181.25
Gratuity	8,626.02
Total	<u>\$330,807.27</u>

CAPITAL STOCK.

Capital stock authorized by law, common	\$45,000.00
Capital stock issued and outstanding, common	45,000.00
Number of shares issued and outstanding, common	450
Number of stockholders, common	1
Amount of stock held in New Hampshire, common	\$45,000.00

PROPER ADDRESS OF THE COMPANY.

PETERBOROUGH & HILLSBOROUGH RAILROAD,

19 MILK STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Alvah W. Sulloway, president, Franklin, N. H.; George U. Crocker, treasurer, 19 Milk street, Boston, Mass.; Barron Shirley, clerk of corporation, Franklin, N. H.; Horace E. Chamberlin, assistant treasurer, Concord, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Alvah W. Sulloway, Frederick H. Daniel, Franklin, N. H.; Jacob B. Whittemore, Hillsborough Bridge, N. H.; Enoch Gerrish, Horace E. Chamberlin, Concord, N. H.; William Power Wilson, Boston, Mass.; George E. Whitney, Enfield, N. H.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

ALVAH W. SULLOWAY,
President.

GEORGE U. CROCKER,
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 20, 1902. Then personally appeared the above-named Alvah W. Sulloway and George U. Crocker, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

EDWARD J. SULLIVAN,
Justice of the Peace.

REPORT

OF THE

SULLIVAN COUNTY RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross earnings from operation	\$305,198.13
Operating expenses	238,177.29
Net earnings from operation	\$67,020.84
Miscellaneous income:	
Rent of tenements, lands, etc.	\$776.80
Less expense	149.88
	626.92
Gross income above operating expenses	\$67,647.76
Charges upon income accrued during the year:	
Interest on funded debt	\$14,280.00
Taxes	13,172.00
Revenue stamps	140.96
Total charges and deductions from income	27,592.96
Net divisible income	\$40,054.80
Dividends declared during the year payable on—	
October 1, 1901, 4 per cent on	
\$500,000, common	\$20,000.00
April 1, 1902, 4 per cent on	
\$500,000, common	20,000.00
Total dividends declared	40,000.00
Surplus for the year ending June 30, 1902	\$54.80
Amount of surplus June 30, 1901	131,268.02
Total surplus June 30, 1902	\$131,322.82

EARNINGS FROM OPERATION.	
Gross receipts from passengers	\$97,645.56
Deductions:	
Tickets redeemed	\$10.02
Excess fares refunded	246.82
Total deductions	256.84
Net revenue from passengers	\$97,388.72
From mails	\$7,453.93
From express	3,640.00
From extra baggage and storage	1,780.81
Total earnings, passenger service	\$110,263.46
Total passenger and freight earnings	\$302,524.80
Overcharge to shippers	1,235.21
Net revenue from freight	\$191,624.78
Storage and miscellaneous	636.56
Total earnings, freight service	\$192,261.34
Total passenger and freight earnings	\$302,524.80
Switching charges—balance	2,673.33
Gross earnings from operation	\$305,198.13
EXPENSES OF OPERATION.	
General expenses:	
Salaries of general officers	\$900.00
Salaries of clerks and attendants	1,560.00
General office expenses and supplies	44.55
Insurance	994.19
Law expenses	4,087.71
Stationery and printing (general offices)	72.26
Miscellaneous expense	24.04
Total	\$7,682.75
Maintenance of way and structures:	
Repairs of roadway	\$31,477.80
Renewals of rails	1,033.30
Renewals of ties	8,060.99
Repairs and renewals of bridges and culverts	4,876.76
Repairs and renewals of fences, road crossings, signs, and cattle guards	250.23

Repairs and renewals of buildings and fixtures	\$5,403.12
Stationery and printing	14.72
Miscellaneous expense	49.18
Total	<u>\$51,166.10</u>
Maintenance of equipment:	
Superintendence	\$863.56
Repairs and renewals of locomotives	16,564.45
Repairs and renewals of passenger cars	312.50
Repairs and renewals of freight cars	32,092.73
Miscellaneous expense	107.09
Total	<u>\$49,940.33</u>
Conducting transportation:	
Superintendence	\$2,366.59
Engine and roundhouse men	18,034.30
Fuel for locomotives	42,490.57
Water supply for locomotives	814.14
Oil, tallow, and waste for locomotives	591.28
Other supplies for locomotives	196.98
Train service	16,097.48
Train supplies and expenses	843.33
Switchmen, flagmen, and watchmen	4,403.95
Telegraph expenses	3,220.56
Station service	9,598.72
Station supplies	1,060.91
Car mileage—balance	22,646.24
Loss and damage	172.31
Clearing wrecks	26.39
Advertising	268.50
Outside agencies	38.05
Rentals for tracks, yards, and terminals	6,000.04
Stationery and printing	517.77
Total	<u>\$129,388.11</u>
Recapitulation:	
General expenses	\$7,682.75
Maintenance of way and structures	51,166.10
Maintenance of equipment	49,940.33
Conducting transportation	129,388.11
Total operating expenses	<u>\$238,177.29</u>
Percentage of operating expenses to gross earning	78.04

GENERAL BALANCE SHEET.

Cost of road	\$888,755.37
Cost of equipment	98,175.10
Total permanent investments	\$986,930.47
Due from solvent companies and individuals	47,888.70
Total	<u>\$1,034,819.17</u>
Capital stock, common	\$500,000.00
Funded debt	357,000.00
Audited vouchers and accounts	42,926.35
Interest accrued and not yet due	3,570.00
Profit and loss balance—surplus	131,322.82
Total	<u>\$1,034,819.17</u>

FUNDED DEBT.

DESCRIPTION OF BONDS, ETC.	Rate of interest.	Date of maturity.	Amount outstanding	Interest paid during the year.
First mortgage.....	4%	Apr. 1, 1924	\$357,000.00	\$14,280.00

CAPITAL STOCK.

Capital stock authorized by law, common	\$500,000.00
Capital stock authorized by votes of company, common	500,000.00
Capital stock issued and outstanding, common	500,000.00
Number of shares issued and outstanding, common	5,000
Number of stockholders, common	8
Number of stockholders in New Hampshire, common	6
Amount of stock held in New Hampshire, common	\$600.00

VOLUME OF TRAFFIC, ETC.

Passenger traffic:	
Number of passengers carried paying revenue	219,279
Number of passengers carried one mile	4,376,501
Number of passengers carried one mile per mile of road operated	168,327

Average length of journey per passenger, miles	19.96
Average amount received from each passenger	\$0.44413
Average amount received per passenger per mile carried . . . . .	.02022
Passenger earnings (gross) per mile of road operated	4,240.90
Passenger earnings (gross) per passenger-train mile run	1.39580
Freight traffic:	
Number of tons of freight hauled earning revenue	880,290
Number of tons of freight hauled one mile	20,425,142
Number of tons of freight hauled one mile per mile of road operated	785,582
Average length of haul per ton, miles	23.20
Average amount received for each ton of freight	\$0.21768
Average amount received per ton per mile hauled . . . . .	.00938
Freight earnings (gross) per mile of road operated	7,394.67
Freight earnings (gross) per freight-train mile run . . . . .	.15110
Operating expenses:	
Operating expenses per mile of road operated	9,160.67
Operating expenses per revenue-train mile run	1.15490
Train mileage:	
Miles run by passenger trains	76,022
Miles run by freight trains	118,324
Miles run by mixed trains*	11,889
Total mileage of trains earning revenue	206,235
Miles run by switching trains	74,277
Miles run by construction and other trains	15,888
Total train mileage	296,400
Fares and freights:	
Average rate of fare per mile on single local tickets	2.022 cents
Average rate of fare per mile on mileage tickets	2.000 "
Average rate of fare per mile on season tickets . . . . .	.703 "
Average rate of fare per mile on joint tickets	2.425 "
Average rate of freight per ton mile on local way-bill	4.634 "
Average rate of freight per ton mile on joint way-bill . . . . .	.924 "
Average number of persons employed	130

* Mileage of mixed trains estimated one fourth passenger and three fourths freight, on which basis averages are figured.

RAILROAD OWNED.

Length of main line in New Hampshire	25.19	miles
Total length of main line	26.00	"
Total length of line owned in New Hampshire	25.19	"
Total length of line owned	26.00	"
Length of second track in New Hampshire	17.40	"
Total length of second track	17.40	"
Length of side track, etc., in New Hampshire	7.68	"
Total length of side track, etc.	7.68	"
Total length of track owned in New Hampshire	50.27	"
Total length of track owned	51.08	"

RAILROAD OPERATED.

Length of main line in New Hampshire	25.19	miles
Total length of main line	26.00	"
Total length of line operated in New Hampshire	25.19	"
Total length of line operated	26.00	"
Length of second track in New Hampshire	17.40	"
Total length of second track	17.40	"
Length of side track, etc., in New Hampshire	7.68	"
Total length of side track, etc.	7.68	"
Total length of track operated in New Hampshire	50.27	"
Total length of track operated	51.08	"

EQUIPMENT.

	Number owned.	Maximum weight.	Average weight.	Number equipped with power driving-wheel brake.	Number equipped with powertrain brake.	Number equipped with automatic couplers.*
Passenger locomotives	4	113,000	82,897	4		
Freight "	4	101,550	81,960	4		
Switching, etc., "	1	79,200	77,061	1		
Total	9			9		
Box cars (basis of 8 wheels)	40				40	40

* Could coupler used.

RAILROAD CROSSINGS IN NEW HAMPSHIRE.

Crossings with Highways.

Number of crossings of company's railroad with highways at grade	26
Number of highway grade crossings protected by flagmen	2
Number of highway grade crossings unprotected	24
Number of highway bridges 18 feet (or more) above track	1
Number of highway bridges less than 18 feet above track	1
Height of lowest highway bridge above track	17 ft. 3 in.

PROPER ADDRESS OF THE COMPANY.

SULLIVAN COUNTY RAILROAD,

BOSTON, MASS.

Corporate office, Concord, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

John H. Albin, president, Concord, N. H.; Henry A. Albin, treasurer, Concord, N. H.; Herbert E. Fisher, assistant treasurer, Boston, Mass.; Henry A. Albin, clerk of corporation, Concord, N. H.; William J. Hobbs, general auditor, Boston, Mass.; William F. Berry, general traffic manager, Boston, Mass.; Dana J. Flanders, general passenger and ticket agent, Boston, Mass.; Michael T. Donovan, general freight agent, Boston, Mass.; Harley E. Folsom, superintendent, Lyndonville, Vt.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

John H. Albin, Concord, N. H.; James H. Williams, Bellows Falls, Vt.; George H. Stowell, Claremont, N. H.; George W. Abbott, Penacook, N. H.; Alfred T. Batchelder, Keene, N. H.; George E. Anderson, Nashua, N. H.; Henry A. Albin, Concord, N. H.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

JOHN H. ALBIN,

President.

HERBERT E. FISHER,

Assistant Treasurer.

WILLIAM J. HOBBS,

General Auditor.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, Mass., September 16, 1902. Then personally appeared the above-named Herbert E. Fisher and William J. Hobbs, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

FREDERICK A. CARR,
Justice of the Peace.

STATE OF NEW HAMPSHIRE.

MERRIMACK, ss. Concord, N. H., September 19, 1902. Then personally appeared the above-named John H. Albin and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

Before me,

HARRY J. BROWN,
Justice of the Peace.

REPORT

OF THE

SUNCOOK VALLEY RAILROAD

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.

Rental received from lease of road	\$14,700.00
Salaries and maintenance of organization	289.00
Net divisible income	\$14,411.00
Dividends declared, 6 per cent on common stock	14,400.00
Surplus for the year ending June 30, 1902	\$11.00
Amount of surplus June 30, 1901	353.97
Total surplus June 30, 1902	\$364.97

GENERAL BALANCE SHEET.

Cost of road	\$348,199.19
Cash	2,561.78
Total	\$350,760.97
Capital stock, common	\$341,700.00
Contributions	8,696.00
Profit and loss balance—surplus	364.97
Total	\$350,760.97

CAPITAL STOCK.

Capital stock authorized by law, common	\$500,000.00
Capital stock authorized by votes of company, common	341,700.00
Capital stock issued and outstanding, common	240,000.00
Non-dividend paying stock	101,700.00
Total capital stock outstanding	\$341,700.00

Number of shares issued and outstanding, common	3,417
Number of stockholders, common	181
Number of stockholders in New Hampshire, common	164
Amount of stock held in New Hampshire, common	\$322,500.00

RAILROAD OWNED.

Length of main line from Suncook to Pittsfield	17.37 miles
Total length of line owned	17.37 "
Length of side track, etc	3.56 "
Total length of track owned	20.93 miles

PROPER ADDRESS OF THE COMPANY.

SUNCOOK VALLEY RAILROAD.

WALTER M. PARKER, *Treasurer*,

MANCHESTER, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Hiram A. Tuttle, president, Pittsfield, N. H.; Walter M. Parker, treasurer, Manchester, N. H.; Nathan P. Hunt, clerk of corporation, Manchester, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

James B. Tennant, Epsom, N. H.; Charles H. Carpenter, Chichester, N. H.; Eugene S. Head, Hooksett, N. H.; Hiram A. Tuttle, Pittsfield, N. H.; Uberto C. Crosby, Manchester, N. H.; George E. Kent, Exeter, N. H.; Josiah Carpenter, Manchester, N. H.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

WALTER M. PARKER,
Treasurer.

HIRAM A. TUTTLE,
President.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH, ss. July 17, 1902. Then personally appeared the above-named Walter M. Parker and Hiram A. Tuttle and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

W. B. STEARNS,
Justice of the Peace.

REPORT

OF THE

UPPER COOS RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.

Rental received from lease of road	\$66,685.00
Expenses and charges upon income accrued during the year:	
Salaries and maintenance of organization	\$500.00
Interest on funded debt	45,185.00
Total expenses and charges upon income	45,685.00
Net divisible income	\$21,000.00
Dividends declared, 6 per cent on common stock	21,000.00

GENERAL BALANCE SHEET.

Cost of road	\$1,161,478.12
Cost of equipment	231,521.88
Total permanent investments	\$1,393,000.00
Capital stock, common	\$350,000.00
Funded debt	1,043,000.00
Total	\$1,393,000.00

CAPITAL STOCK.

Capital stock authorized by law, common	\$350,000.00
Capital stock authorized by votes of company, common	350,000.00
Capital stock issued and outstanding, common	350,000.00

Number of shares issued and outstanding, common	3,500
Number of stockholders, common	50
Number of stockholders in New Hampshire, common	11
Amount of stock held in New Hampshire, common	\$95,100.00

REAL ESTATE MORTGAGES.

DESCRIPTION OF MORTGAGED PROPERTY.	Rate of interest.	Date of maturity.	Amount outstanding	Interest paid during the year.
First mortgage.....	4 %	May 1, 1930	\$350,000.00	\$14,000.00
" "	4½ %	May 1, 1930	693,000.00	31,185.00
Total.			\$1,043,000.00	\$45,185.00

PROPER ADDRESS OF THE COMPANY.

UPPER COOS RAILROAD COMPANY,

28 STATE STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

George Van Dyke, president, Lancaster, N. H.; Thomas S. McGowen, treasurer, Boston, Mass.; Chester B. Jordan, clerk of corporation, Lancaster, N. H.; Irving W. Drew, general counsel, Lancaster, N. H.; George F. Blake, superintendent, Lancaster, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

George Van Dyke, Lancaster, N. H.; Frank Jones, Portsmouth, N. H.; Irving W. Drew, Lancaster, N. H.; Henry O. Kent, Lancaster, N. H.; Parker W. Whittemore, Newton, Mass.; Sherburne M. Merrill, Newton, Mass.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

P. W. WHITTEMORE,
GEORGE VAN DYKE.
Directors.

T. S. MCGOWEN,
Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. September 12, 1902. Then personally appeared the above-named P. W. Whittemore, George Van Dyke, and T. S. McGowen, treasurer, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

DONALD M. HILL,
Justice of the Peace.

REPORT

OF THE

WILTON RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.

Rental received from lease of road, 99 years from October, 1883	\$20,400.00
Dividends declared, 8½ per cent on common stock	20,400.00
Surplus for the year ending June 30, 1902	nothing
Contingent fund	\$1,000.00

GENERAL BALANCE SHEET.

Cost of road	\$242,600.00
Cash	3,148.00
Total	\$245,748.00
Capital stock, common	\$240,000.00
Capital stock, never capitalized	2,600.00
Total capital stock	\$242,600.00
Current liabilities:	
Dividends not called for	\$2,148.00
Contingent fund	1,000.00
Total current liabilities	3,148.00
Total	\$245,748.00

CAPITAL STOCK.

Capital stock authorized by law, common	\$250,000.00
Capital stock authorized by votes of company, common	240,000.00

Capital stock issued and outstanding, common .	\$240,000.00
Number of shares issued and outstanding, common	2,400
Number of stockholders, common	229
Number of stockholders in New Hampshire, common	204
Amount of stock held in New Hampshire, common	\$208,200.00

RAILROAD OWNED.

Length of main line in New Hampshire	15.50 miles
Total length of main line	15.50 "

PROPER ADDRESS OF THE COMPANY.

WILTON RAILROAD COMPANY.

NASHUA, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Harvey A. Whiting, president, Wilton, N. H.; William E. Spalding, treasurer, Nashua, N. H.; Isaac S. Whiting, clerk of corporation, Wilton, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Harvey A. Whiting, Wilton, N. H.; John A. Spalding, Nashua, N. H.; George O. Whiting, Lexington, Mass.; Charles A. Ramsdell, Winchester, Mass.; Charles A. Burns, Somerville, Mass.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

HARVEY A. WHITING,
President.

WILLIAM E. SPALDING,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH, ss. Nashua, N. H., November, 1902. Then personally appeared the above-named Harvey A. Whiting, president, and William E. Spalding, treasurer, Wilton Railroad Company, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

FREDERICK W. HATCH,
Notary Public.

REPORT

OF THE

WORCESTER, NASHUA & ROCHESTER RAILROAD COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Rental received from lease of road	\$250,000.00
Interest on bank account	63.39
Gross income	\$250,063.39
Expenses and charges upon income accrued during the year:	
Salaries and maintenance of organization	\$2,252.34
Interest on funded debt	71,040.00
Interest and discount on unfunded debts and loans	2,456.56
Total expenses and charges upon income	75,748.90
Net divisible income	\$174,314.49
Dividends declared, 2½ and 2½ per cent on common stock (5 per cent on 30,644 shares)	153,220.00
Surplus for the year ending June 30, 1902	\$21,094.49
Amount of deficit June 30, 1901	346,796.02
Total deficit June 30, 1902	\$325,701.53
GENERAL BALANCE SHEET.	
Cost of road	\$4,138,584.99
Cost of equipment	415,336.03
Total permanent investments	\$4,553,921.02

Cash	\$37,617.45	
Worcester, Nashua & Rochester Railroad stock	35,400.00	
Total cash and current assets		\$73,017.45
Profit and loss balance—deficit		323,701.53
Total		\$4,952,640.00
Capital stock, common		\$3,099,800.00
Funded debt		1,776,000.00
Current liabilities:		
Loans and notes payable	\$45,000.00	
Matured interest coupons unpaid (including coupons due July 1)	28,040.00	
Total current liabilities		73,040.00
Interest accrued and not yet due		3,800.00
Total		\$4,952,640.00
PROPERTY ACCOUNT: ADDITIONS AND DEDUCTIONS DURING THE YEAR.		
All additions to property accounts are made by the Boston & Maine Railroad.		
CAPITAL STOCK.		
Capital stock authorized by law, common		\$3,600,000.00
Capital stock authorized by votes of company, common		3,099,800.00
Capital stock issued and outstanding, common		3,099,800.00
Number of shares issued and outstanding, com- mon		30,998
Number of stockholders, common		806
Number of stockholders in New Hampshire, com- mon		195
Amount of stock held in New Hampshire, com- mon		\$214,700.00

FUNDED DEBT.

DESCRIPTION OF BONDS, ETC.	Rate of interest.	Date of maturity.	Amount outstanding.	Interest paid during the year.
First mortgage bonds.....	4	Jan. 1, 1906	\$150,000.00	\$3,000.00
" " "	4½	Jan. 1, 1913	511,000.00	10,220.00
" " "	4½	Jan. 1, 1930	735,000.00	14,600.00
" " "	4	Oct. 1, 1934	380,000.00	15,200.00
Total.			\$1,776,000.00	\$43,020.00

RAILROAD OWNED.

Length of main line in New Hampshire . .	39.46 miles
Total length of main line	94.48 "
Total length of line owned in New Hampshire . .	39.46 "
Total length of line owned	94.48 "
Total length of second track	18.13 "
Length of side track, etc., in New Hampshire . .	26.22 "
Total length of side track, etc.	45.28 "
Total length of track owned in New Hampshire . .	83.81 "
Total length of track owned	157.89 "

PROPER ADDRESS OF THE COMPANY.

WORCESTER, NASHUA & ROCHESTER RAILROAD COMPANY,
BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

George G. Haven, president, 32 Nassau street, New York;
Charles H. Bowen, treasurer and clerk of corporation, 53 State
street, Boston; Elijah B. Stoddard, general counsel and general
auditor, Worcester, Mass.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

George G. Haven, James N. Jarvie, Adrian Iselin, Jr., Frederic
Cromwell, Richard A. McCurdy, New York, N. Y.; Elijah B. Stod-
dard, Worcester, Mass.; Albert Wallace, Rochester, N. H.;
Nathaniel Thayer, Lancaster, Mass.; Charles H. Bowen, Brook-
line, Mass.

We hereby certify that the statements contained in the foregoing return are full, just, and true.

G. G. HAVEN,
ADRIAN ISELIN, JR.,
E. B. STODDARD,
ALBERT WALLACE,
JAMES N. JARVIE,
C. H. BOWEN,

Directors.

C. H. BOWEN,

Treasurer.

STATE OF NEW YORK.

NEW YORK, ss. New York, August 5, 1902. Then personally appeared the above-named G. G. Haven, Adrian Iselin, Jr., and James N. Jarvie and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

MARTIN EICHE,
Notary Public.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, July 30, 1902. Then personally appeared the above-named E. B. Stoddard, Albert Wallace, and C. H. Bowen and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

EUGENE W. LEIGHTON,
Notary Public.

PART III.

STREET RAILWAY RETURNS.

REPORT

OF THE

CHESTER & DERRY RAILROAD ASSOCIATION

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross income from operation	\$11,996.78
Operating expenses	8,680.29
Net income from operation	\$3,316.49
Charges upon income accrued during the year:	
Interest on funded debt \$2,500.00	
Interest and discount on unfunded debts and loans 367.61	
Total charges and deductions from income	2,867.61
Surplus for year ending June 30, 1902	\$448.88
Amount of deficit June 30, 1901	37.68
Total surplus June 30, 1902	\$411.20
EARNINGS FROM OPERATION.	
Receipts from passengers carried	\$10,233.38
Receipts from carriage of mails and parcels	509.69
Other earnings from operation:	
Freight	1,181.57
Sundry	72.14
Gross income from operation	\$11,996.78
EXPENSES OF OPERATION.	
General expenses:	
General office expenses and supplies	\$27.90
Insurance	305.00

Maintenance of roadway and buildings:	
Repairs of roadbed and track	\$1,105.40
Removal of snow and ice	19.45
Repairs of buildings	26.77
Maintenance of equipment:	
Repairs of cars and other vehicles	143.54
Repairs of electric equipment of cars	83.57
Transportation expenses:	
Cost of electric motive power	3,000.00
Wages and compensation of persons employed in conducting transportation	2,963.60
Damages for injuries to persons and property	550.00
Rentals of buildings and other property	37.00
Heating	108.00
Sundry	310.06
Total operating expenses	\$8,680.29

PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS
DURING THE YEAR.

Additional cars	\$260.63
Pavilion	782.64
Total additions to property accounts	\$1,043.27

GENERAL BALANCE SHEET.

Assets.

Railway:	
Roadbed and tracks	\$63,869.00
Electric line construction, including poles, wiring, feeder lines, etc.	17,709.34
Total cost of railway owned	\$81,578.34
Equipment:	
Cars and other rolling stock and vehicles	\$7,025.23
Electric equipment of same	6,001.59
Other items of equipment	1,700.00
Total cost of equipment owned	14,726.82

Land and buildings:

Land necessary for operation of railway	\$3,500.00	
Electric power stations, including equipment	2,500.00	
Other buildings necessary for operation of railway	3,106.00	
Total cost of lands and buildings owned		\$9,106.00
Pavilion		2,780.13
Total		\$108,191.29

Liabilities.

Capital stock, common	\$50,000.00
Funded debt	50,000.00
Loans and bills payable	7,906.09
Interest accrued and not yet due	208.33
Profit and loss balance—surplus	76.87
Total	\$108,191.29

CAPITAL STOCK.

Capital stock authorized by law, common	\$50,000.00
Capital stock issued and outstanding, common	50,000.00
Number of shares issued and outstanding, common	500
Number of stockholders, common	134
Number of stockholders in New Hampshire, common	131
Amount of stock held in New Hampshire, common	\$49,600.00

FUNDED DEBT.

First mortgage, 5 per cent, 5-30 gold bonds:	
Rate of interest	5 per cent
Amount outstanding	\$50,000.00
Interest paid during year	2,500.00

VOLUME OF TRAFFIC, ETC.

Number of passengers carried during the year	233,218
Number of car miles run	57,100
Average number of persons employed	6

EQUIPMENT OWNED.	
Box passenger cars equipped for electric power	5
Open passenger cars equipped for electric power	4
Total passenger cars of all kinds	9
Snow plows	1
Freight cars	1
Generator	1
DESCRIPTION OF RAILWAY.	
Total length of railway line owned and operated	7 $\frac{3}{4}$ miles

Motive power, horse and electric.

This railway is located in Chester and Derry, N. H.

PROPER ADDRESS OF THE COMPANY.

CHESTER & DERRY RAILROAD ASSOCIATION,

WEST DERRY, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

C. S. Campbell, president, Derry, N. H.; Charles Bartlett, vice-president, Derry, N. H.; F. J. Shepard, treasurer, West Derry, N. H.; A. H. Wilcomb, auditor and clerk of corporation, Chester, N. H.; A. K. Bartlett, general counsel, West Derry, N. H.; F. J. Shepard, general manager, West Derry, N. H.; Charles Bartlett, superintendent, Derry, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

C. S. CAMPBELL,

President.

F. J. SHEPARD.

Treasurer and General Manager.

CHARLES BARTLETT.

Superintendent.

STATE OF NEW HAMPSHIRE.

ROCKINGHAM, ss. August 30, 1902. Then personally appeared the above-named F. J. Shepard, C. S. Campbell, and Charles Bartlett, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

JOSEPH B. BARTLETT.

Justice of the Peace.

REPORT

OF THE

CONCORD STREET RAILWAY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross income from operation	\$77,929.50
Operating expenses	69,834.72
Net income from operation	\$8,094.78
Charges upon income accrued during the year:	
Interest on funded debt	\$5,800.00
Interest and discount on unfunded debts and loans	635.98
Taxes	932.52
Total charges and deductions from income	7,368.50
Surplus for the year ending June 30, 1902	\$126.28
Amount of surplus June 30, 1901	11,970.65
Mutual Insurance Company rebates	\$648.95
Old error in cash account	16.64
Net addition for the year	632.31
Total surplus June 30, 1902	\$13,329.24
EARNINGS FROM OPERATION.	
Receipts from passengers carried	\$75,490.10
Receipts from rentals of buildings and other property	115.00
Receipts from advertising in cars	325.00
Revenue from park and miscellaneous	1,999.40
Gross income from operation	\$77,929.50

EXPENSES OF OPERATION.	
General expenses:	
Salaries of general officers and clerks . . .	\$4,172.54
General office expenses and supplies . . .	616.80
Insurance	595.00
Maintenance of park and entertainments . .	6,996.07
Miscellaneous	898.23
Maintenance of roadway and buildings:	
Repairs of roadbed and track	5,961.74
Repairs of electric line construction . . .	1,962.34
Removal of snow and ice	385.64
Repairs of buildings	266.23
Maintenance of equipment:	
Repairs of cars and other vehicles	7,527.48
Repairs of electric equipment of cars . . .	5,482.01
Renewal of horses	190.00
Harnesses, horseshoeing, and veterinary care .	826.75
Transportation expenses:	
Cost of electric motive power (fuel, water, power plant, wages, and repairs)	11,409.75
Wages and compensation of persons employed in conducting transportation	18,628.26
Damages for injuries to persons and property .	3,071.12
Rentals of buildings and other property . .	127.73
Oil and waste	442.92
Miscellaneous car expenses	274.11
Total operating expenses	\$69,834.72
PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS DURING THE YEAR.	
Extension of railway and tracks, Clinton street (length 3,850 feet)	\$7,214.41
GENERAL BALANCE SHEET.	
<i>Assets.</i>	
Total cost of railway owned	\$98,192.70
Total cost of equipment owned	112,243.58
Total cost of lands and buildings owned . .	30,636.09
Total permanent investments	\$241,072.37

Cash and current assets:		
Cash	\$38.25	
Bills and accounts receivable	428.38	
Bonds in treasury	2,500.00	
Total cash and current assets		\$2,966.63
Miscellaneous assets:		
Rails	\$2,135.00	
Fuel	284.08	
Total miscellaneous assets		2,419.08
Total		\$246,458.08
<i>Liabilities.</i>		
Capital stock:		
Common		\$50,000.00
Preferred		50,000.00
Total capital stock		\$100,000.00
Funded debt		118,500.00
Loans and bills payable		14,628.84
Profit and loss balance—surplus		13,329.24
Total		\$246,458.08
CAPITAL STOCK.		
Capital stock authorized by law, common		\$100,000.00
Capital stock authorized by law, preferred		50,000.00
Total amount authorized by law		\$150,000.00
Capital stock authorized by votes of company, common		\$50,000.00
Capital stock authorized by votes of company, preferred		50,000.00
Total amount authorized by vote		\$100,000.00
Capital stock issued and outstanding, common		\$50,000.00
Capital stock issued and outstanding, preferred		50,000.00
Total capital stock outstanding		\$100,000.00

Number of shares issued and outstanding, common	500
Number of shares issued and outstanding, preferred	500
Total number of shares outstanding	1,000
Number of stockholders, common	46
Number of stockholders, preferred	24
Total number of stockholders	70
Number of stockholders in New Hampshire, common	26
Number of stockholders in New Hampshire, preferred	10
Total stockholders in New Hampshire	36
Amount of stock held in New Hampshire, common	\$24,100.00
Amount of stock held in New Hampshire, preferred	20,800.00
Total stock held in New Hampshire	\$44,900.00

FUNDED DEBT.

First mortgage bonds:	
Rate of interest	5 per cent
Date of maturity	1913
Amount outstanding	\$116,000.00
Interest paid during year	5,800.00

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.	NUMBER OF TRACKS AT CROSSING.	
	Railroad.	Railway.
With Boston & Maine Railroad, at West Concord	1	1

VOLUME OF TRAFFIC, ETC.	
Number of passengers carried during the year .	1,510,856
Number of passengers carried per mile of railway track operated	130,134
Number of car miles run	451,372
Average number of persons employed	75
EQUIPMENT OWNED.	
Box passenger cars equipped for electric power	12
Open passenger cars equipped for electric power	11
Trail cars	6
Total passenger cars of all kinds	26
Number of all above cars with 4 wheels	15
Number of all above cars with 8 wheels	14
Construction, repair, and other work cars	2
Snow plows	2
Steam motor	1
Carts and snow sleds (2 carts, 4 sleds)	6
1 express wagon, 1 tower wagon: total	2
Horses	4
Harnesses, double, 4; single, 1; total	5
Electric motors	42
DESCRIPTION OF RAILWAY.	
Length of railway line owned and operated*	11.61 miles
Length of sidings, switches, etc., owned and operated	1.10 "
Total length, computed as single track	12.71 miles

Motive power, all electric.

System of electric motive power used by the company, General Electric and Westinghouse.

This railway is located in Concord, N. H.

STATEMENT OF EACH ACCIDENT.

July 31, 1901. Daniel B. Dow, conductor. Leg crushed between cars while uncoupling them, necessitating amputation.

August 11, 1901. David Carney's child, about three years of age, ran in front of car near Park street, Penacook; was struck and killed; skull fractured.

* The mileage has been incorrectly reported in previous years. The present figures are the result of an actual survey.

ACCIDENTS TO PERSONS.

	From causes beyond their own control.		From their own misconduct or carelessness.		Total.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers						
Employees						1
Others.....					1	
Total.....					1	1

PROPER ADDRESS OF THE COMPANY.

CONCORD STREET RAILWAY,

PASSENGER STATION, CONCORD, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Lucius Tuttle, president, Boston, Mass.; John F. Webster, treasurer, Concord, N. H.; Fred S. Heath, general auditor, Concord, N. H.; John M. Mitchell, clerk of corporation and general counsel, Concord, N. H.; Frank E. Brown, general passenger agent, Concord, N. H.; Henry A. Albin, superintendent, Concord, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Lucius Tuttle, Boston, Mass.; Benjamin A. Kimball, Concord, N. H.; Samuel C. Lawrence, Medford, Mass.; Charles E. Morrison, Boston, Mass.; Henry R. Reed, Boston, Mass.; Alvah W. Sulloway, Franklin, N. H.; Hiram A. Tuttle, Pittsfield, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

LUCIUS TUTTLE,
President.

JOHN F. WEBSTER,
Treasurer.

HENRY A. ALBIN,
Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK, ss. November 11, 1902. Then personally appeared the above-named John F. Webster, treasurer, and Henry A. Albin, superintendent, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

JOHN H. BROWN,
Justice of the Peace.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Then personally appeared the above-named Lucius Tuttle, president, and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

Before me,

A. WETHERELL DRAPER,
Justice of the Peace.

REPORT

OF THE

DOVER, SOMERSWORTH & ROCHESTER STREET RAILWAY COMPANY

FOR THE YEAR ENDING JUNE 30, 1902

[Leased to and operated by Exeter, Hampton & Amesbury Street
Railway Company.]

GENERAL EXHIBIT FOR THE YEAR.	
Total income from lease of railway	\$33,000.00
Interest on funded debt	15,000.00
Surplus for year ending June 30, 1902	\$18,000.00
Amount of surplus June 30, 1901	9,242.51
Total surplus June 30, 1902	\$27,242.51
GENERAL BALANCE SHEET.	
<i>Assets.</i>	
Railway:	
Roadbed and tracks	\$231,076.12
Electric line construction, including poles, wiring, feeder lines, etc.	84,451.64
Salaries, engineering, and other expenses incident to construction	8,000.00
Total cost of railway owned	\$323,527.76
Equipment:	
Cars and other rolling stock and vehicles	85,776.75
Land and buildings:	
Land necessary for operation of railway and buildings	199,938.00
Total permanent investments	\$609,242.51
Bills and accounts receivable	18,000.00
Total	\$627,242.51

<i>Liabilities.</i>	
Capital stock, common	\$300,000.00
Funded debt	300,000.00
Profit and loss balance—surplus	27,242.51
Total	\$627,242.51

CAPITAL STOCK.	
Capital stock issued and outstanding, common	\$300,000.00
Number of shares issued and outstanding, common	3,000
Number of stockholders, common	6
Number of stockholders in New Hampshire, common	2
Amount of stock held in New Hampshire, common	\$299,600.00

FUNDED DEBT.	
First mortgage, 5 per cent, gold bonds:	
Rate of interest	5 per cent
Date of maturity	July 1, 1921
Amount outstanding	\$300,000.00
Interest paid during year	15,000.00

DESCRIPTION OF RAILWAY.	
Length of railway line owned and operated	17.97 miles
Length of sidings, switches, etc., owned and operated . . . . .	.23 "
Total length, computed as single track	18.20 miles

Motive power, all electric.

This railway is located in Dover, Somersworth, and Rochester.

PROPER ADDRESS OF THE COMPANY.

DOVER, SOMERSWORTH & ROCHESTER STREET RAILWAY
COMPANY.

60 STATE STREET, BOSTON, MASS.

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.	NUMBER OF TRACKS AT CROSSING.	
	Railroad.	Railway.
With Boston & Maine Railroad, Worcester, Nashua & Portland Div., at Main street, Rochester, N. H....	1	.....
With Boston & Maine Railroad, Northern Div., at Railroad ave., Rochester, N. H.....	2	.....
With Boston & Maine Railroad, Eastern Div., at Cen- tral ave., Dover, N. H.	1	.....
With Boston & Maine Railroad, Eastern Div., at Washington street, Dover, N. H.	1	.....
With Boston & Maine Railroad, Western Div., at Central ave., Dover, N. H.....	3	.....
Total.....	8	.....

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Howard Abel, president, 60 State street, Boston, Mass.; Henry A. Tenney, vice-president and treasurer, 60 State street, Boston, Mass.; Harry S. Stone, assistant treasurer, auditor, and clerk of corporation, Exeter, N. H.; Franklin Woodman, general manager, Haverhill, Mass.; Albert B. Leighton, superintendent, Dover, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Howard Abel, Newton Center, Mass.; Henry A. Tenney, Everett, Mass.; Frederick P. Royce, Medford, Mass.; Frank N. Stearns, Newton, Mass.; Harry S. Stone, Exeter, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

HOWARD ABEL.

President.

HENRY A. TENNEY.

Treasurer.

FRANKLIN WOODMAN.

General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 13, 1902. Then personally appeared the above-named Howard Abel, president, and on the 14th day of November, 1902, Henry A. Tenney, treasurer, and Franklin Woodman, general manager of the Hudson, Pelham & Salem Electric Railway Company, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

REGINALD H. JOHNSON,
Notary Public.

REPORT

OF THE

EXETER, HAMPTON & AMESBURY STREET RAILWAY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross income from operation	\$227,495.77
Operating expenses	179,227.35
Net income from operation	\$48,268.42
Charges upon income accrued during the year:	
Interest on funded debt . . . \$11,250.00	
Taxes 1,056.47	
Rentals of leased railways:	
Dover, Somersworth & Rochester, \$16,500.00; Seabrook & Hampton Beach, \$2,106.25; Amesbury & Hampton, \$7,165.33; Haverhill, Plaistow & Newton, \$2,402.73; Haverhill & Plaistow, \$399.84	28,574.15
Coupon interest for month of June, 1901	937.50
Total charges and deductions from income	41,818.12
Net divisible income	\$6,450.30
Dividends declared, 3 per cent on common stock	8,250.00
Deficit for year ending June 30, 1902	\$1,799.70
Amount of surplus June 30, 1901	18,744.28
Total surplus June 30, 1902	\$16,944.58
EARNINGS FROM OPERATION.	
Receipts from passengers carried	\$161,508.94
Receipts from carriage of mails and parcels	2,800.99

Receipts from rentals of buildings and other property	\$5,982.43
Receipts from interest on deposits	10.60
Electric lighting	10,429.37
Casino, park, and baseball	46,763.44
Gross income from operation	\$227,495.77
EXPENSES OF OPERATION.	
General expenses:	
Salaries of general officers and clerks	\$4,879.37
General office expenses and supplies	3,417.97
Insurance	4,754.88
Electric lighting	2,487.19
Casino, park, and baseball	56,776.53
Miscellaneous	4,408.88
Maintenance of roadway and buildings:	
Repairs of roadbed and track	4,676.70
Repairs of electric line construction	1,238.49
Removal of snow and ice	1,774.60
Repairs of buildings	683.86
Maintenance of equipment:	
Repairs of cars and other vehicles	4,480.74
Repairs of electric equipment of cars	2,878.98
Transportation expenses:	
Cost of electric motive power	43,452.17
Wages and compensation of persons employed in conducting transportation	34,958.44
Damages for injuries to persons and property	5,695.22
Tolls for trackage rights over other railways	36.04
Rentals of buildings and other property	55.41
Car barn and machine shop	7,698.94
	\$184,354.41
Unearned insurance premium	5,127.06
Total operating expenses	\$179,227.35
PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS DURING THE YEAR.	
Extension of railway and tracks, new construction of railways, and buildings	\$22,898.55
Additional equipment of power stations	363.05

Other new buildings necessary for operation of railway	\$207.85
Park and casino	2,796.81
Total additions to property accounts . .	\$26,266.26
Rebate Electric Storage Battery Co.	\$900.00
Rebate construction	5,448.61
Total deductions from property accounts .	6,348.61
Net addition to property accounts for year	\$19,917.65

GENERAL BALANCE SHEET.

Assets.

Railway:		
Roadbed and tracks	\$212,036.07	
Electric line construction, including poles, wiring, feeder lines, etc.	80,873.98	
Salaries, engineering, and other expenses incident to construction	14,517.06	
Total cost of railway owned		\$307,427.11
Equipment:		
Cars and other rolling stock and vehicles and electric equipment of same		51,266.81
Land and buildings:		
Electric power stations, including equipment and land	\$77,652.05	
Other buildings necessary for operation of railway and land	17,050.99	
Total cost of lands and buildings owned .		94,703.04
Other permanent property:		
Electric light lines	\$19,381.26	
Cottages, convention hall, hotel, and casino	52,033.81	
Total cost of other permanent property owned		71,415.07
Total permanent investments		\$524,812.03

Cash and current assets:		
Cash	\$24,336.06	
Bills and accounts receivable	8,708.22	
Total cash and current assets		\$33,044.28
Miscellaneous assets:		
Bond sale and issue	\$16,875.00	
Tools, furniture, and fixtures	1,292.00	
Total miscellaneous assets		18,167.00
Total		\$576,023.31
<i>Liabilities.</i>		
Capital stock, common		\$275,000.00
Funded debt		225,000.00
Current liabilities:		
Loans and bills payable	\$25,555.04	
Matured interest coupons unpaid (including coupons due July 1)	937.50	
Total current liabilities		26,492.54
Accrued liabilities:		
Taxes accrued and not yet due	\$211.66	
Rentals accrued and not yet due	23,199.99	
N. H. Traction Co.	9,125.00	
Profit and loss	49.54	
Total accrued liabilities		32,586.19
Profit and loss balance—surplus		16,944.58
Total		\$576,023.31
CAPITAL STOCK.		
Capital stock authorized by law, common		275,000.00
Capital stock authorized by votes of company, common		275,000.00
Capital stock issued and outstanding, common		275,000.00
Number of shares issued and outstanding, com- mon	2,750	
Number of stockholders, common	10	
Number of stockholders in New Hampshire, com- mon	3	
Amount of stock held in New Hampshire, com- mon		\$274,300.00

FUNDED DEBT.

First mortgage 20-year gold bonds:	
Rate of interest	5 per cent
Date of maturity	June, 1910
Amount outstanding	\$225,000.00
Interest paid during year	11,250.00

VOLUME OF TRAFFIC, ETC.

Number of passengers carried during the year .	3,227,220
Number of passengers carried per mile of railway track operated	42,812
Number of car miles run	953,152 $\frac{3}{4}$
Average number of persons employed	122

This company commenced operation on the Haverhill, Plaistow & Newton railway May 8.

EQUIPMENT OWNED.

Box passenger cars equipped for electric power	7
Duplex	1
Open passenger cars equipped for electric power	21
Total passenger cars of all kinds	29
Mail car, electric	1
Number of all above cars with 4 wheels	22
Number of all above cars with 8 wheels	8
Number of electric cars equipped with fenders	30
Construction, repair, and other work cars	8
Snow plows	4
Box freight car	1
Electric motors	50

DESCRIPTION OF RAILWAY.

Length of railway line owned	20,721 miles
Length of railway line held under lease or contract	54,662 "
Total length of railway line owned and operated	75,383 miles
Length of sidings, switches, etc., owned . . . . .	.885 "
Length of sidings, switches, etc., held under lease or contract	1.561 "
Total length of sidings, switches, etc., owned and operated	2.446 miles

Total length, computed as single track, owned	21,606 miles
Total length, computed as single track, held under lease or contract	56,223 "
Total length, computed as single track, owned and operated	77,829 miles

Motive power, all electric.

System of electric motive power used by the company, General Electric.

This railway is located in Exeter, Hampton, Smithtown, Seabrook, Hampton Beach, Salisbury, Amesbury, Dover, Somersworth, Rochester, Haverhill, Plaistow, Newton, Portsmouth, Greenland, and Stratham.

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.	NUMBER OF TRACKS AT CROSSING.	
	Railroad.	Railway.
With Boston & Maine Railroad, W., N. & P. Div., at Main street, Rochester, N. H.	1	.....
With Boston & Maine Railroad, Northern Div., at Railroad ave., Rochester, N. H.	2	.....
With Boston & Maine Railroad, Eastern Div., at Central ave., Dover, N. H.	1	.....
With Boston & Maine Railroad, Eastern Div., at Washington street, Dover, N. H.	1	.....
With Boston & Maine Railroad, Western Div., at Central ave., Dover, N. H.	3	.....
With Boston & Maine Railroad, Western Div., at Main street, Newton	2	.....
Total	10	.....

ACCIDENTS TO PERSONS.

	From causes beyond their own control.		From their own misconduct or carelessness.		Total.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers	7	.....	6	.....	13
Employees
Others	1	1	10	1	11
Total	8	1	16	1	24

 STATEMENT OF EACH ACCIDENT.

- July 4, 1901. Drunken man fell from car. Slight injuries.
- July 21, 1901. Two women and one man shaken up by rear-end collision.
- July 31, 1901. Woman struck by cash register. Shoulder bruised.
- September 4, 1901. Woman stepped from moving car. Slightly bruised.
- September 5, 1901. Man had hip bruised in rear-end collision.
- September 10, 1901. Woman stepped from moving car. Back injured; not serious.
- September 17, 1901. Man fell from moving car in changing his seat. Foot crushed by wheel.
- September 23, 1901. Woman bruised and shaken up in head-on collision of two cars.
- September 30, 1901. Man had shoulder bruised. Drove in front of moving car.
- October 28, 1901. Man shaken up. Drove in front of car and was struck by same.
- October 11, 1901. Two women bruised and shaken up; rear-end collision of car.
- October 25, 1901. Man had face cut, shoulder bruised. Horse frightened at car.
- November 6, 1901. Man sprained wrist and leg. Was drunk standing on track at night.
- November 28, 1901. Woman had back injured. Thrown from moving car while alighting.
- February 10, 1902. Man slightly injured. Horse frightened at car.
- February 12, 1902. Drunken woman sitting beside track at night struck and badly bruised.
- April 11, 1902. Man drove in front of car. Leg bruised.
- April 17, 1902. Man standing on running board leaned over and struck by pole.
- June 9, 1902. Woman stepped from moving car. Slight bruises.
- June 23, 1902. Horse frightened and backed into car. Two men slightly hurt. Bruises.
- May 25, 1902. Drunken man lying alongside the track dark foggy night was struck by car and killed.

 PROPER ADDRESS OF THE COMPANY.

EXETER, HAMPTON & AMESBURY STREET RAILWAY
COMPANY,

60 STATE STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Howard Abel, president, 60 State street, Boston, Mass.; Henry A. Tenney, vice-president and treasurer, 60 State street, Boston, Mass.; Harry S. Stone, assistant treasurer and clerk of corporation, Exeter, N. H.; Franklin Woodman, general manager, Haverhill, Mass.; Clarence P. Hayden, superintendent, Hampton, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Howard Abel, Newton Center, Mass.; Henry A. Tenney, Everett, Mass.; Frederick P. Royce, Medford, Mass.; Frank W. Stearns, Newton, Mass.; Warren Brown, Hampton Falls, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

HOWARD ABEL,
President.

HENRY A. TENNEY,
Treasurer.

FRANKLIN WOODMAN,
General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 13, 1902. Then personally appeared the above-named Howard Abel, president, and on the 14th of November, 1902, Henry A. Tenney, treasurer, and Franklin Woodman, general manager of the Hudson, Pelham & Salem Electric Railway Company, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

REGINALD H. JOHNSON,
Notary Public.

REPORT

OF THE

HAVERHILL, PLAISTOW & NEWTON STREET RAILWAY COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.*

[Leased to and operated by Exeter, Hampton & Amesbury Street
Railway Company.]

GENERAL EXHIBIT FOR THE YEAR.

Total income from lease of railway	\$16,250.00
Interest on funded debt	7,250.00
Surplus for the year ending June 30, 1902	\$9,000.00
Total surplus, June 30, 1902	9,000.00

GENERAL BALANCE SHEET.

Assets.

Railway:		
Roadbed and tracks	\$103,095.09	
Electric line construction, including poles, wiring, feeder lines, etc.	33,642.25	
Salaries, engineering, and other expenses incident to construction	7,806.75	
Total cost of railway owned		\$144,544.09
Equipment:		
Cars and other rolling stock and vehicles		63,625.00
Land and buildings:		
Land necessary for operation of railway and buildings	\$19,500.00	
Electric power stations, including equipment	75,600.00	

* Began operation May 8, 1902.

Other buildings necessary for operation of railway	\$2,950.00	
Total cost of lands and buildings owned .		\$98,050.00
Total permanent investments		\$306,219.09
Bills and accounts receivable		9,000.00
Total		\$315,219.09

Liabilities.

Capital stock, common	\$150,000.00
Funded debt	145,000.00
Loans and bills payable	11,219.09
Profit and loss balance—surplus	9,000.00
Total	\$315,219.09

CAPITAL STOCK.

Capital stock issued and outstanding, common .	\$150,000.00
Number of shares issued and outstanding, com- mon	1,500
Number of stockholders, common	6
Number of stockholders in New Hampshire, com- mon	2
Amount of stock held in New Hampshire, com- mon	\$149,600.00

FUNDED DEBT.

First mortgage, 5 per cent, gold bonds:	
Rate of interest	5 per cent
Date of maturity	July 1, 1921
Amount outstanding	\$145,000.00
Interest paid during year	7,250.00

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.	NUMBER OF TRACKS AT CROSSING.	
	Railroad.	Railway.
With Boston & Maine Railroad, Western Div., at Main street, Newton, N. H.	2	.....

DESCRIPTION OF RAILWAY.	
Length of railway line owned and operated .	8.155 miles
Length of sidings, switches, etc., owned and operated . . . . .	.319 "
Total length, computed as single track .	8.474 miles

Motive power, all electric.

This railway is located in Plaistow and Newton.

PROPER ADDRESS OF THE COMPANY.

HAVERHILL, PLAISTOW & NEWTON STREET RAILWAY
COMPANY,

60 STATE STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Howard Abel, president, 60 State street, Boston, Mass.; Henry A. Tenney, vice-president and treasurer, 60 State street, Boston, Mass.; Harry S. Stone, assistant treasurer and clerk of corporation, Exeter, N. H.; Franklin Woodman, general manager, Haverhill, Mass.; Clarence P. Hayden, superintendent, Hampton, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Howard Abel, Newton Center, Mass.; Henry A. Tenney, Everett, Mass.; Frederick P. Royce, Medford, Mass.; Frank W. Stearns, Newton, Mass.; Harry S. Stone, Exeter, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

HOWARD ABEL,

President.

HENRY A. TENNEY,

Treasurer.

FRANKLIN WOODMAN,

General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 13, 1902. Then personally appeared the above-named Howard Abel, president, and on the 14th of November, 1902, Henry A. Tenney, treasurer, and Franklin Woodman, general manager, of the Hudson, Pelham & Salem Electric Railway Company, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

REGINALD H. JOHNSON,
Notary Public.

REPORT

OF THE

HUDSON, PELHAM & SALEM ELECTRIC RAILWAY COMPANY*

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL BALANCE SHEET.			
<i>Assets.</i>			
Railway:			
Roadbed and tracks	\$31,081.12		
Electric line construction, including poles, wiring, feeder lines, etc.	27,854.03		
Interest accrued during construction of railway	54.16		
Salaries, engineering, and other expenses incident to construction	8,602.45		
Total cost of railway owned		\$67,591.76	
Equipment:			
Cars and other rolling stock and vehicles	\$31,329.15		
Electric equipment of same	280.92		
Total cost of equipment owned		31,610.07	
Land and buildings:			
Land necessary for operation of railway (rights of way)	\$4,860.97		
Electric power stations, including equipment	180.42		
Other buildings necessary for operation of railway	4,114.39		
Total cost of lands and buildings owned		9,155.78	

* Railway under construction.

Other permanent property:	
Office furniture and fixtures	\$21.57
Canobie Lake Park	9,543.49
Total cost of other permanent property owned	\$9,565.06
Total permanent investments	\$117,922.67
<i>Liabilities.</i>	
Capital stock, not issued.	
Loans and bills payable	\$117,922.67
Total	\$117,922.67

EQUIPMENT OWNED.

Box passenger cars equipped for electric power	8
Open passenger cars equipped for electric power	15
Total passenger cars of all kinds	23
Number of all above cars with 8 wheels	23
Number of electric cars equipped with fenders	23
Electric motors	64

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.	NUMBER OF TRACKS AT CROSSINGS.	
	Railroad.	Railway.
With Boston & Maine Railroad, Western Div., at Main street, Salem, N. H.	2	.....

DESCRIPTION OF RAILWAY.

Length of railway line owned and to be operated	24.429 miles
Length of trackage over other railways	1.190 "
Length of second track	1.813 "
Length of sidings, switches, etc., owned and to be operated . . . . .	.727 "
Total length, computed as single track	28.159 miles

Motive power, all electric.

This railway is located in Hudson, Pelham, and Salem.

PROPER ADDRESS OF THE COMPANY.

HUDSON, PELHAM & SALEM ELECTRIC RAILWAY
COMPANY,

60 STATE STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Howard Abel, president, 60 State street, Boston, Mass.; Henry A. Tenney, vice-president and treasurer, 60 State street, Boston, Mass.; Harry S. Stone, assistant treasurer and clerk of corporation, Exeter, N. H.; Franklin Woodman, general manager, Haverhill, Mass.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Howard Abel, Newton Center, Mass.; Henry A. Tenney, Everett, Mass.; Frederick P. Royce, Medford, Mass.; Frank W. Stearns, Newton, Mass.; Harry S. Stone, Exeter, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

HOWARD ABEL,

President.

HENRY A. TENNEY,

Treasurer.

FRANKLIN WOODMAN,

General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 14, 1902. Then personally appeared the above-named Henry A. Tenney, treasurer, and Franklin Woodman, general manager, and on the 15th of November, 1902, Howard Abel, president of the Hudson, Pelham & Salem Electric Railway Company, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

REGINALD H. JOHNSON,

Notary Public.

REPORT

OF THE

KEENE ELECTRIC RAILWAY COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross income from operation	\$24,256.13
Operating expenses	18,470.43
Net income from operation	\$5,785.70
Charges upon income accrued during the year:	
Interest on funded debt \$3,000.00	
Interest and discount on unfunded debts and loans 1,564.04	
Total charges and deductions from income	4,564.04
Net divisible income	\$1,221.66
Amount of surplus June 30, 1901	1,627.85
Total surplus June 30, 1902	\$2,849.51
EARNINGS FROM OPERATION.	
Receipts from passengers carried	\$23,925.55
Receipts from carriage of mails and parcels	263.87
Receipts from advertising in cars	66.71
Gross income from operation	\$24,256.13
EXPENSES OF OPERATION.	
General expenses:	
Salaries of general officers and clerks	\$1,900.00
General office expenses and supplies	457.37
Insurance	458.76
Amusements	460.25

Maintenance of roadway and buildings:	
Repairs of roadbed and track	\$1,245.13
Repairs of electric line construction	147.68
Removal of snow and ice	455.50
Repairs of buildings	21.82
Maintenance of equipment:	
Repairs of cars and other vehicles	175.76
Repairs of electric equipment of cars	103.73
Transportation expenses:	
Cost of electric motive power	6,214.35
Wages and compensation of persons employed in conducting transportation	6,589.83
Damages for injuries to persons and property	240.25
Total operating expenses	\$18,470.43

PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS
DURING THE YEAR.

Extension of railway and tracks	\$1,950.33
New electric line construction	32.91
Engineering, etc.	756.33
Electrical equipment of additional cars	542.19
Additional equipment of power stations	2,355.22
Supplies for Swanzev extension	5,163.26
Total additions to property accounts	\$10,800.24

GENERAL BALANCE SHEET.

Assets.

Railway:	
Roadbed and tracks	\$90,686.83
Electric line construction, including poles, wiring, feeder lines, etc.	17,959.81
Salaries, engineering, and other expenses incident to construction	15,075.25
Total cost of railway owned	\$123,721.89
Cars and other rolling stock and vehicles and electric equipment of same	30,132.49
Land necessary for operation of railway, and electric power stations, including equipment	55,677.46
Supplies for Swanzev extension	5,163.26
Total permanent investments	\$214,695.10

Cash	\$1,033.64
Materials and supplies	2,192.56
Total	\$217,921.30
<i>Liabilities.</i>	
Capital stock, common	\$120,000.00
Funded debt	60,000.00
Loans and bills payable	34,321.79
Interest accrued and not yet due	750.00
Profit and loss balance—surplus	2,849.51
Total	\$217,921.30

CAPITAL STOCK.

Capital stock authorized by law, common	\$70,000.00
Capital stock authorized by votes of company, common	140,000.00
Capital stock issued and outstanding, common	120,000.00
Number of shares issued and outstanding, common	1,200
Number of stockholders, common	9
Number of stockholders in New Hampshire, common	5
Amount of stock held in New Hampshire, common	\$75,500.00

FUNDED DEBT.

First mortgage 20-year gold bonds:	
Rate of interest	5 per cent
Date of maturity	Oct. 1, 1920
Amount outstanding	\$60,000.00
Interest paid during year	3,000.00

VOLUME OF TRAFFIC, ETC.

Number of passengers carried during the year	474,547
Number of round trips run	12,808
Number of car miles run	158,415
Average number of persons employed	19

EQUIPMENT OWNED.

Box passenger cars equipped for electric power	4
Open passenger cars equipped for electric power	5
Total passenger cars of all kinds	9

Number of all above cars with 4 wheels . .	9
Number of electric cars equipped with fenders .	9
Snow plows	2
Electric motors	20
DESCRIPTION OF RAILWAY.	
Length of railway line owned and operated .	6.28 miles
Length of sidings, switches, etc., owned and operated . . . . .	.24 "
Total length, computed as single track .	6.52 miles

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.	NUMBER OF TRACKS AT CROSSINGS.	
	Railroad.	Railway.
With Boston & Maine Railroad at Keene	4	1
" " " " " South Keene.....	3	1
Total.....	7	2

Motive power, all electric.

System of electric motive power used by the company. General Electric Company.

This railway is located in the city of Keene and the town of Marlborough, N. H.

STATEMENT OF EACH ACCIDENT.

August 3, 1901. Man jumped from moving car and was slightly cut and shaken up.

PROPER ADDRESS OF THE COMPANY.

THE KEENE ELECTRIC RAILWAY COMPANY.

KEENE. N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Daniel R. Cole, president, Keene, N. H.; George E. Whiting, treasurer, 178 Devonshire street, Boston, Mass.; George A. Litchfield, auditor, Keene, N. H.; Frank H. Whitcomb, clerk of corporation, Keene, N. H.; Charles H. Hersey, general counsel, Keene, N. H.; Thomas T. Robinson, general manager, 178 Devonshire street, Boston, Mass.; John H. Jennings, superintendent, Keene, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Daniel R. Cole, Keene, N. H.; George A. Litchfield, Keene, N. H.; John H. Jennings, Keene, N. H.; Charles O. Whitney, Marlborough, N. H.; Frederick N. Tirrell, Hyde Park, Mass.; George E. Whiting, Hyde Park, Mass.; Thomas T. Robinson, Dedham, Mass.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

DANIEL R. COLE,

President.

GEORGE E. WHITING,

Treasurer.

JOHN H. JENNINGS,

Superintendent.

STATE OF NEW HAMPSHIRE.

CHESHIRE, ss. September 15, 1902. Then personally appeared the above-named John H. Jennings and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

Before me,

CHARLES H. HERSEY,

Justice of the Peace.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, September 2, 1902. Then personally appeared the above-named George E. Whiting and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

Before me,

CHARLES E. STANWOOD,

Justice of the Peace.

STATE OF NEW HAMPSHIRE.

CHESHIRE, ss. September 19, 1902. Then personally appeared the above-named Daniel R. Cole and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

Before me,

CHARLES H. HERSEY,

Justice of the Peace.

REPORT
OF THE
LACONIA STREET RAILWAY
FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.

Gross income from operation	\$22,365.74
Operating expenses	19,084.62
Net income from operation	\$3,281.12
Charges upon income accrued during the year:	
Interest on funded debt	\$2,675.00
Interest and discount on unfunded debts and loans	1,777.02
Taxes	733.75
Total charges and deductions from income	5,185.77
Deficit for year ending June 30, 1902	\$1,904.65
Amount of deficit June 30, 1901	3,149.61
Total deficit June 30, 1902	\$5,054.26

EARNINGS FROM OPERATION.

Receipts from passengers carried	\$21,492.59
Receipts from rentals of buildings and other property	835.65
Receipts from advertising in cars	37.50
Gross income from operation	\$22,365.74

EXPENSES OF OPERATION.

General expenses:	
Salaries of general officers and clerks	\$918.00
General expenses	699.35
Insurance	534.40

Maintenance of roadway and buildings:	
Repairs of roadbed and track	\$1,866.49
Repairs of electric line construction . . .	202.78
Removal of snow and ice	113.55
Repairs of buildings	244.34
Maintenance of equipment:	
Repairs of cars and other vehicles	1,135.37
Repairs of electric equipment of cars . . .	1,561.72
Transportation expenses:	
Cost of electric motive power	6,036.68
Wages and compensation of persons employed in conducting transportation	5,125.80
Damages for injuries to persons and property	15.00
Amusements	631.14
Total operating expenses	\$19,084.62

PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS
DURING THE YEAR.

Additional equipment of power stations . . .	\$4,527.12
Office furniture	3.00
Net addition to property accounts for year	\$4,524.12

GENERAL BALANCE SHEET.

Assets.

Railway:		
Roadbed and tracks	\$80,803.59	
Electric line construction, including poles, wiring, feeder lines, etc.	24,126.29	
Interest accrued during construction of railway	3,168.71	
Total cost of railway owned		\$108,098.59
Equipment:		
Cars and other rolling stock and vehicles	\$15,922.28	
Electric equipment of same	14,005.00	
Other items of equipment	4,152.31	
Total cost of equipment owned		34,079.59
Land and buildings:		
Land necessary for operation of railway	\$1,050.00	

Electric power stations, including equipment	\$55,287.72	
Other buildings necessary for operation of railway	10,643.54	
Total cost of lands and buildings owned		\$66,981.26
Tenements		10,600.00
Total permanent investments		\$219,750.44
Cash and current assets:		
Cash	\$220.40	
Bills and accounts receivable	2,575.20	
Total cash and current assets		2,795.60
Office furniture		485.29
Profit and loss balance—deficit		5,054.26
Total		\$228,097.59
<i>Liabilities.</i>		
Capital stock, common		\$100,000.00
Funded debt		90,000.00
Loans and bills payable		38,097.59
Total		\$228,097.59

CAPITAL STOCK.

Capital stock authorized by law, common	\$100,000.00
Capital stock authorized by votes of company, common	100,000.00
Capital stock issued and outstanding, common	100,000.00
Number of shares issued and outstanding, common	2,000
Number of stockholders, common	36
Number of stockholders in New Hampshire, common	32
Amount of stock held in New Hampshire, common	\$65,500.00

FUNDED DEBT.

First mortgage bonds:	
Rate of interest	5 per cent
Date of maturity	May 1, 1919
Amount outstanding	\$90,000.00
Interest paid during year	2,675.00

VOLUME OF TRAFFIC, ETC.	
Number of passengers carried during the year .	436,171
Number of passengers carried per mile of rail- way track operated	52,173
Number of car miles run	149,924
Average number of persons employed . . .	15

EQUIPMENT OWNED.	
Box passenger cars equipped for electric power	3
Open passenger cars equipped for electric power	6
Total passenger cars of all kinds . . .	9
Number of all above cars with 4 wheels . .	5
Number of all above cars with 8 wheels . .	4
Number of electric cars equipped with fenders .	9
Construction, repair, and other work cars .	1
Snow plows	1
Barges and omnibuses	2
Electric motors	8 set

DESCRIPTION OF RAILWAY.	
Length of railway line owned and operated .	8.36 miles
Length of sidings, switches, etc., owned and operated . . . . .	.51 "
Total length, computed as single track . .	8.87 miles

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.	NUMBER OF TRACKS AT CROSSINGS.	
	Railroad.	Railway.
With Boston & Maine Railroad, Lake Shore Branch...	1	1
With Boston & Maine, Lake Shore Branch, spur track	1	1
Total	2	2

Motive power, all electric.

This railway is located in Laconia, N. H.

PROPER ADDRESS OF THE COMPANY.

LACONIA STREET RAILWAY.

LACONIA, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Harry L. Pierce, president, Leominster, Mass.; Edmund Little, treasurer, Laconia, N. H.; Edwin C. Lewis, auditor, Laconia, N. H.; George P. Munsey, clerk of corporation, Laconia, N. H.; Harry L. Pierce, general manager, Leominster, Mass.; Lewis S. Pierce, superintendent, Laconia, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Albert G. Folsom, Samuel B. Smith, Charles F. Stone, Edmund Little, Laconia, N. H.; Harry L. Pierce, Leominster, Mass.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

HARRY L. PIERCE,
President.

EDMUND LITTLE,
Treasurer.

L. S. PIERCE,
Superintendent.

STATE OF NEW HAMPSHIRE.

BELKNAP, ss. August 12, 1902. Then personally appeared the above-named Edmund Little and L. S. Pierce, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

GEORGE P. MUNSEY,
Justice of the Peace.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. August 23, 1902. Then personally appeared the above-named Harry L. Pierce and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

Before me,

EDMUND P. HADLEY,
Justice of the Peace.

REPORT

OF THE

MANCHESTER STREET RAILWAY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Gross income from operation	\$235,171.76
Operating expenses	183,333.80
Net income from operation	\$51,837.96
Charges upon income accrued during the year:	
Interest on funded debt	\$12,500.00
Interest and discount on unfunded debts and loans	2,557.12
Taxes	5,100.00
Total charges and deductions from income	20,157.12
Net divisible income	\$31,680.84
Dividends declared, 6 per cent on common stock	31,230.00
Surplus for year ending June 30, 1902	\$450.84
Amount of surplus June 30, 1901	5,280.36
Total surplus June 30, 1902	\$5,731.20
EARNINGS FROM OPERATION.	
Receipts from passengers carried	\$228,586.75
Receipts from advertising in cars	999.96
Park receipts	5,585.05
Gross income from operation	\$235,171.76

EXPENSES OF OPERATION.	
General expenses:	
Salaries of general officers and clerks	\$6,808.37
General office expenses and supplies	8,960.89
Legal expenses	1,710.22
Insurance	11,163.19
Fuel and water	507.64
Printing and advertising	2,548.64
Park expense	8,172.57
Maintenance of roadway and buildings:	
Repairs of roadbed and track	4,538.90
Repairs of electric line construction	2,823.82
Removal of snow and ice	2,584.87
Repairs of buildings	663.68
Maintenance of equipment:	
Repairs of cars and other vehicles	8,503.66
Repairs of electric equipment of cars	5,919.24
Transportation expenses:	
Stable expense	2,620.44
Cost of electric motive power	50,394.60
Wages and compensation of persons employed in conducting transportation	52,297.15
Damages for injuries to persons and property	794.60
Oil and grease	668.21
Rentals of buildings and other property	7,572.50
Other employees	4,080.61
Total operating expenses	\$183,333.80
PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS DURING THE YEAR.	
Extension of railway and tracks	\$52,162.45
New electric line construction	12,081.54
Total additions to railway	\$64,243.99
Additional cars	\$41,528.02
Electrical equipment of same	28,403.93
Total additions to equipment	69,931.95
Additional land necessary for operation of railway	890.82
Massabesic park	314.75
Total additions to property accounts	\$135,381.51

GENERAL BALANCE SHEET.		
<i>Assets.</i>		
Railway:		
Roadbed and tracks	\$423,483.59	
Electric line construction, including poles, wiring, feeder lines, etc.	101,402.61	
Total cost of railway owned		\$524,886.20
Equipment:		
Cars and other rolling stock and vehicles	\$195,610.90	
Electric equipment of same	66,270.58	
Horses	643.50	
Total cost of equipment owned		262,524.98
Land necessary for operation of railway		88,988.26
Massabesic park		18,315.31
Total permanent investments		\$894,714.75
Cash and current assets:		
Cash	\$846.34	
Bills and accounts receivable	52,792.61	
Total cash and current assets		53,638.95
Materials and supplies		383.13
Total		\$948,736.83
<i>Liabilities.</i>		
Capital stock, common		\$520,500.00
Funded debt		250,000.00
Premium on capital		49,750.00
Loans and bills payable		121,491.62
Taxes accrued and not yet due		1,264.01
Profit and loss balance—surplus		5,731.20
Total		\$948,736.83
VOLUME OF TRAFFIC, ETC.		
Number of passengers carried during the year		5,427,947
Number of passengers carried per mile of railway track operated		161,541
Number of round trips run		146,254
Number of car miles run		1,084,560
Average number of persons employed		170

EQUIPMENT OWNED.	
Box passenger cars equipped for electric power	31
Open passenger cars equipped for electric power	57
Total passenger cars of all kinds	88
Number of all above cars with 4 wheels . .	48
Number of all above cars with 8 wheels . .	40
Number of electric cars equipped with fenders .	87
Construction, repair, and other work cars . .	2
Snow plows	6
Electric sweepers	3
Horse plows	2
Horses	3
Harnesses, double, 3; single, 3; total . . .	6
Electric motors	150
2 tower wagons, 1 emergency wagon, 1 sleigh .	4
DESCRIPTION OF RAILWAY.	
Length of railway line owned and operated .	27.315 miles
Length of second track owned and operated .	5.286 "
Length of sidings, switches, etc., owned and operated	1.993 "
Total length, computed as single track .	34.594 miles

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.	NUMBER OF TRACKS AT CROSSINGS.	
	Railroad.	Railway.
With Boston & Maine Railroad at Granite street.....	2	1
" " " " Turner street.....	1	1
" " " " South Elm street..	1	1
" " " " Wilson street.....	4	1
" " " " South Main street.	2	1
" " " " Print Works.....	1	2
Total.....	11	7

Motive power, all electric.

System of electric motive power used by the company, overhead trolley.

Miles of new electric railway in process of construction, June 30, 1902, 1.3.

ACCIDENTS TO PERSONS.

	From causes beyond their own control.		From their own misconduct or carelessness.		Total.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.....		19		8		27
Employees.....		4				4
Other persons.....						
Total.....		23		8		31

STATEMENT OF EACH ACCIDENT.

July 6, 1901. Motor fell, causing derailment of cars. Two persons injured.

July 16, 1901. Head-on collision, Goffe's Falls. Sixteen persons injured.

August 11, 1901. Collision of cars. One person injured.

August 14, 1901. Lady fell from running board and was injured.

August 18, 1901. Passenger riding on running board was struck by passing car and injured by same.

September 19, 1901. Lady fell from step of car and was injured.

October 7, 1901. Car collided with team and two persons injured.

October 8, 1901. Collision of cars. Two persons injured.

December 7, 1901. Sleigh standing on track was struck by car and horse injured.

March 29, 1902. Man ran in front of car, was struck by same and was injured.

April 4, 1902. Car derailed. One person injured.

June 7, 1902. Lady fell from running board and was injured.

June 15, 1902. Man lying on track. One person injured.

June 30, 1902. Car collided with team. One person injured.

PROPER ADDRESS OF THE COMPANY.

MANCHESTER STREET RAILWAY.

TREASURER'S OFFICE, 53 STATE STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

S. Reed Anthony, president, Boston, Mass.; P. L. Saltonstall, treasurer, Boston, Mass.; A. Nickerson, auditor, Boston, Mass.; D. A. Taggart, clerk of corporation and general counsel, Manchester, N. H.; J. Brodie Smith, general manager, Manchester, N. H.; William E. Maloney, superintendent, Manchester, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

PHILIP L. SALTONSTALL,
Treasurer.

J. BRODIE SMITH,
General Manager.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH, ss. September 12, 1902. Then personally appeared the above-named J. Brodie Smith and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

Before me,

HENRY M. PUTNEY,
Justice of the Peace.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, September 8, 1902. Then personally appeared the above-named Philip L. Saltonstall and made oath that the foregoing certificate by him subscribed is, to the best of his knowledge and belief, true.

DANIEL P. SNOW,
Justice of the Peace.

REPORT

OF THE

NASHUA STREET RAILWAY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.	
Total income from lease of railway	\$500.00
Amount of dividends paid under lease directly to stockholders of the Nashua Street Railway by Boston & Northern Street Railway, successor to lessee	15,000.00
Gross income	\$15,500.00
Salaries and maintenance of organization	500.00
Net divisible income	\$15,000.00
Dividends declared, 5 per cent on capital stock	15,000.00
Surplus for the year ending June 30, 1902	nothing
Amount of surplus June 30, 1901	\$12,063.36
Premium on bonds	562.50
Total surplus June 30, 1902	\$12,625.86
PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS DURING THE YEAR.	
New electric power stations, including machin- ery, etc.	\$109.41
Park equipment	5.00
Net addition to property accounts for year	\$104.41

GENERAL BALANCE SHEET.

Assets.

Railway:		
Roadbed and tracks	\$336,654.45	
Electric line construction, including poles, wiring, feeder lines, etc.	34,979.27	
Total cost of railway owned		\$371,633.72
Equipment:		
Cars and other rolling stock and vehicles and electric equipment of same	\$60,229.24	
Horses	100.00	
Other items of equipment	3,113.23	
Total cost of equipment owned		63,442.47
Land and buildings:		
Land necessary for operation of railway	\$24,566.72	
Electric power stations, including equipment	20,077.65	
Total cost of lands and buildings owned		44,644.37
Other permanent property:		
Office furniture and fixtures	\$423.62	
Park equipment	66.54	
Signal system	1,201.54	
Total cost of other permanent property owned		1,691.70
Total permanent investments		\$481,412.26
Bills and accounts receivable		500.00
Total		\$481,912.26

Liabilities.

Capital stock, common	\$300,000.00
Funded debt	150,000.00
Current liabilities:	
Loans and bills payable	\$500.00
Boston & Northern Street Railway lease account	10,625.26

Boston & Northern Street Rail- way property account	8,161.14	
Total current liabilities		19,286.40
Profit and loss balance—surplus		12,625.86
Total		\$481,912.26

CAPITAL STOCK.

Capital stock authorized by law, common	\$325,000.00
Capital stock authorized by votes of company, common	300,000.00
Capital stock issued and outstanding, common	300,000.00
Number of shares issued and outstanding, com- mon	3,000
Number of stockholders, common	130
Number of stockholders in New Hampshire, com- mon	70
Amount of stock held in New Hampshire, com- mon	\$124,300.00

MISCELLANEOUS.

GRADE CROSSINGS WITH RAILROADS.*	NUMBER OF TRACKS AT CROSSING.	
	Railroad.	Railway.
With Boston & Maine R. R., W. N. & R. Div., at Main St.	2	1
“ “ “ “ “ “ Temple St.	1	1
“ “ “ “ N. & A. Div., at Main St.	1	1
“ “ “ “ “ “ Temple St.	1	1
“ “ “ “ Keene Div., at Main St.	2	1
“ “ “ “ “ “ Temple St.	2	1
“ “ “ “ N. & A. Div., at Alden St.	1	1
“ “ “ “ Southern Div., Hollis St.	6	1
Total	16	8

* Number of crossings at which frogs are inserted in the tracks, 8.

System of electric motive power used by the company, general electric, overhead trolley.

This railway is located in Hudson and Nashua.

FUNDED DEBT.	
First mortgage bonds:	
Rate of interest	4 per cent
Date of maturity	Oct. 1, 1931
Amount outstanding	\$150,000.00
Interest paid by lessee.	

RAILROAD OWNED.	
Length of railway line owned	14.12 miles
Length of second track owned . . . . .	.75 "
Length of sidings, switches, etc., owned . . . . .	.63 "
Total length, computed as single track	15.50 miles

PROPER ADDRESS OF THE COMPANY.

NASHUA STREET RAILWAY,
CURRIER BUILDING, NASHUA, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

John A. Fisher, president, Nashua, N. H.; Joseph H. Goodspeed, treasurer, Boston, Mass.; D. Dana Bartlett, auditor, Boston, Mass.; John P. Goggin, clerk of corporation, Nashua, N. H.; George B. French, general counsel, Nashua, N. H.; E. C. Foster, general manager, Boston, Mass.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

John A. Fisher, Nashua, N. H.; John P. Goggin, Nashua, N. H.; Joseph H. Goodspeed, Boston, Mass.; Patrick F. Sullivan, Lowell, Mass.; George A. Fernald, Boston, Mass.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

JOHN A. FISHER,
President.

J. H. GOODSPEED,
Treasurer.

E. C. FOSTER,
General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, September 11, 1902. Then personally appeared the above-named John A. Fisher, J. H. Goodspeed, and E. C. Foster, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

D. DANA BARTLETT,
Justice of the Peace.

REPORT

OF THE

PORTSMOUTH & EXETER STREET RAILWAY COMPANY*

[Leased to and operated by the Exeter, Hampton & Amesbury
Street Railway Company.]

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL EXHIBIT FOR THE YEAR.		
Total income from lease of railway		\$16,250.00
Interest on funded debt		7,250.00
Total surplus June 30, 1902		\$9,000.00
GENERAL BALANCE SHEET.		
<i>Assets.</i>		
Railway:		
Roadbed and tracks	\$119,062.54	
Electric line construction, includ- ing poles, wiring, feeder lines, etc.	3,686.42	
Interest accrued during construc- tion of railway	8,125.00	
Salaries, engineering, and other expenses incident to construc- tion	6,296.00	
Total cost of railway owned		\$137,170.56
Equipment:		
Cars and other rolling stock and vehicles	\$2,974.41	
Electric equipment of same	3,209.34	
Total cost of equipment owned		6,183.75

Railway under construction.

Land and buildings:	
Land necessary for operation of railway and rights of way	\$838.89
Other buildings necessary for operation of railway	646.06
Total cost of lands and buildings owned	\$1,484.95
Office furniture and fixtures	21.54
Total permanent investments	\$144,860.80
Cash and current assets:	
Bills and accounts receivable	\$9,000.00
Other cash and current assets	151,053.74
Total cash and current assets	160,053.74
Total	\$304,914.54
<i>Liabilities.</i>	
Capital stock, common	\$150,000.00
Funded debt	145,000.00
Loans and bills payable	914.54
Profit and loss balance—surplus	9,000.00
Total	\$304,914.54
CAPITAL STOCK.	
Capital stock issued and outstanding, common	\$150,000.00
Number of shares issued and outstanding, common	1,500
Number of stockholders, common	8
Number of stockholders in New Hampshire, common	2
Amount of stock held in New Hampshire, common	\$149,400.00
FUNDED DEBT.	
First mortgage gold bonds:	
Rate of interest	5 per cent
Date of maturity	July 1, 1921
Amount outstanding	\$145,000.00
Interest paid during year	7,250.00

DESCRIPTION OF RAILWAY.	
Length of railway line owned and to be operated	11.980 miles
Length of sidings, switches, etc., owned and to be operated . . . . .	.256 "
Total length, computed as single track . . .	12.236 miles

Motive power, to be electric.

This railway is to be located in Portsmouth, Exeter, Greenland, and Stratham.

PROPER ADDRESS OF THE COMPANY.

PORTSMOUTH & EXETER STREET RAILWAY COMPANY,
60 STATE STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Howard Abel, president, 60 State street, Boston, Mass.; Henry A. Tenney, vice-president and treasurer, 60 State street, Boston, Mass.; Harry S. Stone, assistant treasurer and clerk of corporation, Exeter, N. H.; Franklin Woodman, general manager, Haverhill, Mass.; Clarence P. Hayden, superintendent, Hampton, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Howard Abel, Newton Center, Mass.; Henry A. Tenney, Everett, Mass.; Frederick P. Royce, Medford, Mass.; Frank W. Stearns, Newton, Mass.; Harry S. Stone, Exeter, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

HOWARD ABEL,

President.

HENRY A. TENNEY,

Treasurer.

FRANKLIN WOODMAN,

General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 14, 1902. Then personally appeared the above-named Henry A. Tenney, treasurer, and Franklin Woodman, general manager, and on the 15th of November, 1902, Howard Abel, president of the Hudson, Pelham & Salem Electric Railway Company, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

REGINALD H. JOHNSON,

Notary Public.

REPORT

OF THE

PORTSMOUTH ELECTRIC RAILWAY *

FOR THE YEAR ENDING JUNE 30, 1902.

[Owned and operated by the Boston & Maine Railroad.]

GENERAL EXHIBIT FOR THE YEAR.	
Gross income from operation	\$59,203.90
Operating expenses	54,506.92
Total surplus June 30, 1902, included in Boston & Maine Railroad account	\$4,696.98
EARNINGS FROM OPERATION.	
Receipts from passengers carried	\$58,429.06
Receipts from carriage of mails and parcels	474.84
Receipts from advertising in cars	300.00
Gross income from operation	\$59,203.90
EXPENSES OF OPERATION.	
General expenses:	
General office expenses and supplies	\$17.13
Legal expenses	568.77
Insurance	635.63
Maintenance of roadway and buildings:	
Repairs of roadbed and track	5,071.75
Repairs of electric line construction	1,422.03
Removal of snow and ice	523.94
Repairs of buildings	505.06
Maintenance of equipment:	
Repairs of cars and other vehicles, and repairs of electric equipment of cars	5,675.72
Other expenses	808.26

* This road was built as a branch of the Eastern Division, operating over the principal streets in the city of Portsmouth and through the towns of Rye and North Hampton.

Transportation expenses:		
Superintendence		1,745.56
Cost of electric motive power		15,238.37
Wages and compensation of persons employed in conducting transportation		18,569.38
Damages for injuries to persons and property		2,474.45
Train supplies and expenses		914.18
Stationery, printing, and advertising		233.05
Miscellaneous		103.64
Total operating expenses		\$54,506.92
PROPERTY ACCOUNTS: ADDITIONS AND DEDUCTIONS DURING THE YEAR.		
Extension of railway and tracks and new electric line construction (9,874 feet)		\$18,052.54
Additional cars (2 in number)		9,285.81
Total additions to property accounts		\$27,338.35
COST OF ROAD AND EQUIPMENT.		
<i>Assets.</i>		
Railway:		
Roadbed and tracks	\$240,845.86	
Electric line construction, includ- ing poles, wiring, feeder lines, etc.	62,626.20	
Total cost of railway owned		\$303,472.06
Cars and other rolling stock and vehicles and electric equipment of same		60,122.98
Land and buildings:		
Electric power stations, including equipment	\$93,110.35	
Other buildings necessary for operation of railway	13,877.72	
Total cost of lands and buildings owned		106,988.07
Total cost to June 30, 1902		\$470,583.11
<i>Liabilities.</i>		
This road was constructed by the Boston & Maine Railroad as an extension of the Portsmouth & Dover branch and a part of the cost was paid by the proceeds of sale of Boston & Maine Rail- road common stock held in the treasury.		

VOLUME OF TRAFFIC, ETC.	
Number of passengers carried during the year	851,161
Number of passengers carried per mile of railway track operated	46,410
Number of round trips run	52,822
Number of car miles run	360,088
Average number of persons employed	40

EQUIPMENT OWNED.	
Box passenger cars equipped for electric power	10
Open passenger cars equipped for electric power	11
Total passenger cars of all kinds	21
Mail cars, electric	21
Number of all above cars with 4 wheels	11
Number of all above cars with 8 wheels	10
Number of electric cars equipped with fenders	21
Construction, repair, and other work cars	1
Snow plows	1

DESCRIPTION OF RAILWAY.	
Length of railway line owned and operated	18.34 miles
Length of sidings, switches, etc., owned and operated . . . . .	.94 "
Total length, computed as single track	19.28 miles

	From causes beyond their own control.		From their own misconduct or carelessness.		Total.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.	2	.....	2
Employees.	1	.....	1
Other persons.	1	.....	2	.....	3
Total.	1	.....	5	.....	6

 STATEMENT OF EACH ACCIDENT.

July 2, 1901. Gilman Varrell, Rye; team struck by car and Varrell thrown out; sustained considerable injury.

July 24, 1901. G. G. Lougee, Portsmouth, corner Middle and Court streets; team caught in narrow place and he was thrown out and injured.

October 30, 1901. Child of W. Shuttlesworth, Portsmouth, Islington road; picked up by fender. Injuries about head.

July 19, 1901. Mrs. Annie Bickford, Portsmouth, corner Dover and Islington streets; thrown by stepping off car before it stopped. Elbow said to have been injured.

August 14, 1901. Conductor G. E. Lydston, Portsmouth, Bartlett street; struck by a pole while collecting fares and knocked insensible.

February 1, 1902. Henry Lytle, North Hampton, Fogg's Corner, claims to have fallen from rear step while trying to board car and to have received injuries.

Motive power, all electric.

System of electric motive power used by the company, direct current, 500 volts.

This railway is located in Portsmouth, Rye, North Hampton, and Rye Beach station.

PROPER ADDRESS OF THE COMPANY.

BOSTON & MAINE RAILROAD.

BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Lucius Tuttle, president, Boston, Mass.; T. A. Mackinnon, first vice-president and general manager, Boston, Mass.; Herbert E. Fisher, treasurer, Boston, Mass.; William J. Hobbs, comptroller and general auditor, Boston, Mass.; William B. Lawrence, clerk of corporation, Boston, Mass.; W. T. Perkins, superintendent, Boston, Mass.; A. F. Howard, assistant superintendent, Portsmouth, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Lucius Tuttle, Boston, Mass.; Lewis Cass Ledyard, New York, N. Y.; Samuel C. Lawrence, Medford, Mass.; Henry M. Whitney, Brookline, Mass.; Richard Olney, Boston, Mass.; Henry F. Dimock, New York, N. Y.; A. W. Sulloway, Franklin, N. H.; William Whiting, Holyoke, Mass.; Joseph H. White, Brookline, Mass.; Charles M. Pratt, New York, N. Y.; Walter Hunnewell, Wellesley, Mass.; Alexander Cochrane, Boston, Mass.; Henry R. Reed, Boston, Mass.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

LUCIUS TUTTLE,
President.

HERBERT E. FISHER,
Treasurer.

T. A. MACKINNON,
First Vice-President and General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, Mass., September 24, 1902. Then personally appeared the above-named Lucius Tuttle, Herbert E. Fisher, and T. A. Mackinnon, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

A. WETHERELL DRAPER,
Justice of the Peace.

REPORT

OF THE

SEABROOK & HAMPTON BEACH STREET RAILWAY COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

[Leased to and operated by the Exeter, Hampton & Amesbury
Street Railway Company.]

GENERAL EXHIBIT FOR THE YEAR.

Total income from lease of railway	\$5,250.00
Interest and discount on unfunded debts and loans	2,250.00
Total surplus June 30, 1902	\$3,000.00

GENERAL BALANCE SHEET.

Assets.

Railway:		
Roadbed and tracks	\$83,866.66	
Electric line construction, includ- ing poles, wiring, feeder lines, etc.	22,025.75	
Salaries, engineering, and other expenses incident to construc- tion	3,900.00	
Total cost of railway owned		\$109,792.41
Other buildings necessary for operation of railway		150.00
Total permanent investments		\$109,942.41
Bills and accounts receivable		3,000.00
Total		\$112,942.41

<i>Liabilities.</i>	
Capital stock, common	\$50,000.00
Funded debt	45,000.00
Loans and bills payable	14,942.41
Profit and loss balance—surplus	3,000.00
Total	\$112,942.41

CAPITAL STOCK.	
Capital stock issued and outstanding, common .	\$50,000.00
Number of shares issued and outstanding, common	500
Number of stockholders, common	6
Number of stockholders in New Hampshire, common	2
Amount of stock held in New Hampshire, common	\$49,600.00

FUNDED DEBT.	
First mortgage gold bonds:	
Rate of interest	5 per cent
Date of maturity	July 1, 1921
Amount outstanding	\$45,000.00
Interest paid during year	2,250.00

DESCRIPTION OF RAILWAY.	
Length of railway line owned and operated .	5.533 miles
Length of sidings, switches, etc., owned and operated . . . . .	.271 "
Total length, computed as single track .	5.804 miles

This railway is located in Smithtown, Seabrook, and Hampton Beach.

PROPER ADDRESS OF THE COMPANY.

SEABROOK & HAMPTON BEACH STREET RAILWAY COMPANY,

60 STATE STREET, BOSTON, MASS.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Howard Abel, president, 60 State street, Boston, Mass.; Henry A. Tenney, vice-president and treasurer, 60 State street, Boston, Mass.; Harry S. Stone, assistant treasurer and clerk of corporation, Exeter, N. H.; Franklin Woodman, general manager, Haverhill, Mass.; Clarence P. Hayden, superintendent, Hampton, N. H.

NAMES AND RESIDENCE OF BOARD OF DIRECTORS.

Howard Abel, Newton Center, Mass.; Henry A. Tenney, Everett, Mass.; Frederick P. Royce, Medford, Mass.; Frank W. Stearns, Newton, Mass.; Harry S. Stone, Exeter, N. H.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

HOWARD ABEL,

President.

HENRY A. TENNEY,

Treasurer.

FRANKLIN WOODMAN,

General Manager.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Boston, November 13, 1902. Then personally appeared the above-named Howard Abel, president, and on the 14th day of November, 1902, Henry A. Tenney, treasurer, and Franklin Woodman, general manager of the Hudson, Pelham & Salem Electric Railway Company, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

REGINALD H. JOHNSON,

Notary Public.

REPORT

OF THE

SPRINGFIELD ELECTRIC RAILWAY COMPANY

FOR THE YEAR ENDING JUNE 30, 1902.

GENERAL BALANCE SHEET.	
<i>Assets.</i>	
Roadbed and tracks	\$12,000.00
Received for rental	1.00
Total	\$12,001.00
<i>Liabilities.</i>	
Capital stock, common	\$12,000.00
Paid clerk and treasurer's expenses	1.00
Total	\$12,001.00

PROPER ADDRESS OF THE COMPANY.

SPRINGFIELD ELECTRIC RAILWAY COMPANY,
CHARLESTOWN, N. H.

NAMES AND BUSINESS ADDRESS OF PRINCIPAL OFFICERS.

Nathaniel G. Brooks, president, Charlestown, N. H.; James A. Hunt, vice-president, Charlestown, N. H.; Frank W. Hamlin, treasurer, Charlestown, N. H.; W. R. Sheldon, J. A. Hunt, auditors, Charlestown, N. H.; Frank W. Hamlin, clerk of corporation, Charlestown, N. H.; Edward C. Crosby, general manager, Springfield, Vt.

NAME AND RESIDENCE OF BOARD OF DIRECTORS.

Nathaniel G. Brooks, James A. Hunt, Frank W. Hamlin, William R. Sheldon, Charlestown, N. H.; Edward C. Crosby, Springfield, Vt.

We hereby certify that the statements contained in the foregoing report are full, just, and true.

N. G. BROOKS,

President.

FRANK W. HAMLIN,

Treasurer.

EDWARD C. CROSBY,

General Manager.

STATE OF NEW HAMPSHIRE.

SULLIVAN, ss. July 21, 1902. Then personally appeared the above-named Nathaniel G. Brooks, president, Frank W. Hamlin, treasurer, Edward C. Crosby, general manager, and severally made oath that the foregoing certificate by them subscribed is, to the best of their knowledge and belief, true.

Before me,

FRED H. PERRY,

Justice of the Peace.

PART IV.

PETITIONS, ORDERS, AND FINDINGS

PETITIONS, ORDERS, AND FINDINGS.

STREET RAILWAY CROSSINGS IN CONCORD, PEMBROKE, AND ALLENSTOWN.

To the Board of Railroad Commissioners:

Respectfully represents the Concord & Montreal Railroad, a corporation duly established according to law, and having its principal place of business at Concord, New Hampshire, that on March 15, 1901, it was ordered, adjudged, and decreed by the supreme court for the state of New Hampshire, that the public good requires that said Concord & Montreal Railroad build an extension and branch or branches to its steam railroad, to be operated by electricity as the motive power, with suitable side-tracks, spurs, and turnouts, the same to be of standard gauge, to wit, a distance between the rails of four (4) feet and eight and one-half ($8\frac{1}{2}$) inches; and that the public good requires the building of said extension and branch or branches over the routes set forth and recommended in the report of the railroad commissioners to said supreme court, dated March 12, 1901, from the intersection of Main and Pleasant streets in Concord, through said Concord, the towns of Bow, Pembroke, Allenstown, and Hooksett, and the city of Manchester, and the towns of Londonderry, Litchfield, and Hudson, to an intersection with Lowell street, in said Hudson; and that, in the construction of said extension and branch or branches upon the routes indicated, there will be occasion to lay tracks of said extension and branch or branches across the tracks of the steam railroad of said Concord & Montreal Railroad at several points or places, which will be hereinafter more fully described.

Your petitioner, the Concord & Montreal Railroad, respectfully requests that your board consent, in writing, to the construction or laying of said tracks across said steam railroad at the following places and points, viz.: over the main and side tracks of the main line of the South Division in Water street, Concord, by a bridge over the steam tracks; over the main track of the Suncook Branch on and near the bridge over the Merrimack river at Bow Junction, at grade; over the side track lead-

ing to the Webster Mill in Main street, Pembroke, at grade; over the main track of the Suncook Valley Branch in Main street, Allenstown, at grade.

CONCORD & MONTREAL RAILROAD,

By BENJAMIN A. KIMBALL,

President.

June 24, 1901.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, January 17, 1902.

The Concord & Montreal Railroad having petitioned this board for its consent in writing to the construction at grade of crossings by its electric street railway tracks over its steam railway tracks at the following places and points: over the main and side tracks of the main line of the South Division in Water street, Concord, by a bridge over the steam tracks; over the main track of the Suncook Branch on and near the bridge over the Merrimack river at Bow Junction, at grade; over the side track leading to the Webster Mill in Main street, Pembroke, at grade; over the main track of the Suncook Valley Branch in Main street, Allenstown, at grade.

And the mayor of Concord and the selectmen of Pembroke and Allenstown having consented to such crossings the consent prayed for is hereby granted.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

CROSSING PROTECTION AT EAST KINGSTON.

To the Board of Railroad Commissioners:

The Boston & Maine Railroad respectfully represents that at the last annual town meeting of the town of East Kingston it was voted that gates be erected or flagmen be placed at Gray's Crossing, so called, and at Sanborn's Crossing, so called, in said town of East Kingston, said crossings being on the road of your petitioner. And your petitioner further represents that said crossings at the present time are and long have been adequately protected, as it is informed and believes, and require no additional protection, and it therefore prays your honorable board to make an examination of said crossings and for a decision of the ques-

tion whether or not the public good requires any further or additional protection at said crossings or any other change to be made thereat, and for such other and further relief as may be just.

BOSTON & MAINE RAILROAD,

By its attorney,

OLIVER E. BRANCH.

Dated July 6, 1901.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, December 23, 1901.

In the matter of the appeal of the Boston & Maine Railroad from the vote of the town of East Kingston requiring gates or flagmen at Sanborn's and Gray's crossings in that town, a hearing was had at the town house in East Kingston Tuesday, December 17, 1901, when the corporation was represented by its superintendent and attorney, and the selectmen and some citizens were present. An examination of the crossings and the testimony given showed that both the crossings are upon cross roads that are little used; that one of them is seldom broken out in winter and the other is frequently left blocked with snow for days after a storm; that no accident or narrow escape from one has occurred at either crossing in forty-four years; that the only persons who were instrumental in procuring the vote of the town are not interested enough in it to attend the hearing and that no one else asks for or desires that gates or flagmen be stationed at either place.

There are few crossings in the state so open and safe and we find that neither the proposed change nor any other is demanded by the public good.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

CROSSING PROTECTION AT WARREN.

To the Board of Railroad Commissioners:

The Boston & Maine Railroad, lessee of the Concord & Montreal Railroad, represents that at a special meeting of the town of Warren, held on the 24th day of October, 1901, it was voted that the Concord & Montreal Railroad be required to erect and

maintain gates at a point where Main street crosses the railroad track at a point a few rods south of the store of G. E. Smith & Company and opposite the steam sawmill of William R. Park, Jr. A copy of said vote was received by the Concord & Montreal Railroad on the 30th day of October, 1901.

The Boston & Maine Railroad, therefore, respectfully petitions that the board of railroad commissioners make an examination of said crossing and render a decision of the question whether the public good requires the change proposed, or any other change to be made, and respectfully prays the board to make such an order in relation thereto as in their opinion the public good requires.

BOSTON & MAINE RAILROAD,

By its counsel,

FRANK S. STREETER.

CONCORD, N. H., December 4, 1901.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, May 31, 1902.

The Boston & Maine Railroad having petitioned the board for an examination of the grade crossing near Park's Mill on Main street in the village of Warren, and a decision of the question whether the public good demands the protection of said crossing by gates as required by a vote of the town of Warren at a special meeting held October 24, 1901, or any other change, after due notice a hearing was had at the passenger station in Warren May 21, 1902, when and where the railroad was represented by its superintendent and counsel and the town by its selectmen, and all parties offering testimony or arguments were heard.

The crossing in question is near the station upon a broad, level street which to the south runs nearly parallel and near to the railroad over which it crosses diagonally. The view of the railroad is unobstructed from the approaches below the crossing. Above it is interfered with by buildings in the angle formed by the track and the street. No injury to persons or property has ever been caused by an accident on this crossing and the narrow escapes mentioned at the hearing were with one exception by teams heavily loaded with lumber which were stuck upon the bare ground between the rails in winter when there was sledding outside the railroad location. As the drivers of these teams drove upon the track in time to have passed safely if they had not been stuck, gates would probably not have kept them off.

Only four citizens appeared to support the requirement of the town and one of these had to be sent for. During the hearing it developed that the unsatisfactory conditions at Warren are mainly due to an unfortunate controversy between the two villages or two sections of the village which are separated by the railroad. Recently the corporation rebuilt the station, reconstructed and greatly bettered the yard, and proposed to make other improvements about the crossing which included the removal of tracks on which wood and timber are piled between the railroad and the traveled portion of the highway, a change in the highway so as to make the crossing shorter, and a transfer of a part of the yard to a location above, which it is admitted would lessen at least one fourth the heavy travel over the crossing. But the co-operation of the town was necessary to do this and while it is admitted by all that it should be done the above mentioned division between the villages has thus far prevented a vote in its favor.

The principal reason given for expecting accidents at this crossing was that helping engines which have been up the hill with loads often follow regular trains back so closely that people wait for these trains to pass and when they have passed naturally conclude the track is clear and drive ahead without looking to see that engines are following. We think there is reason in this and we recommend that all helping engines in following trains be kept at least ten minutes behind them. Another suggestion is that freights pass the crossing at a much higher rate of speed than the rules allow or is safe. If this be so it should at once be corrected. With these changes in the running of locomotives and the co-operation of the town in carrying out the railroad plans referred to we think this crossing will be one of the safest of the one thousand grade crossings in the state, and that no other change will be necessary for the protection of people exercising ordinary care, which all are bound to exercise in the use of highways over which railroads necessarily and legally pass.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

CENTRAL-STREET CROSSING WHISTLE IN MANCHESTER.

BOSTON, December 9, 1901.

*To the Honorable Board of Railroad Commissioners of the State of
New Hampshire:*

GENTLEMEN,—The Boston & Maine Railroad respectfully asks that your honorable board excuse its trains from sounding crossing whistle for Central-street crossing in Manchester, N. H. It has not been the custom to whistle for this crossing, and it is also a private way.

Yours truly,
W. E. BEAN,
Superintendent.

GRANITE-STREET CROSSING WHISTLE IN MANCHESTER.

BOSTON, December 9, 1901.

*To the Honorable Board of Railroad Commissioners of the State of
New Hampshire:*

GENTLEMEN,—The Boston & Maine Railroad respectfully prays your honorable board to grant permission for the discontinuance of crossing whistle for Granite-street crossing, Manchester, N. H., by regular north-bound passenger trains which make a stop at passenger station, the sounding of whistle by all extra and freight trains to continue as at present.

Yours truly,
W. E. BEAN,
Superintendent.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, December 16, 1901.

The Boston & Maine Railroad having petitioned the board for the discontinuance of whistling at certain grade crossings, and having satisfied us that it is unnecessary at those crossings, it is voted and ordered that there shall be no whistling for the Central-street crossing, or by north-bound passenger trains which stop at the passenger station for the Granite-street crossing in Manchester; that one whistle only shall be sounded for the two crossings located about sixty feet apart in Pittsfield and one only for the two crossings located about forty feet apart in

Barnstead, the one whistle for each of these places to be sounded eighty rods from the crossing first reached.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER.

Railroad Commissioners of New Hampshire.

GRADE CROSSING IN BERLIN.

To the Board of Railroad Commissioners:

The Berlin Street Railway Company, a corporation authorized to construct, maintain, and operate a street railway from a point near the pumping station of the Berlin Water Company in Berlin Mills Village in Berlin, New Hampshire, to a point near the public water fountain at the intersection of Main and Exchange streets in the village of Gorham in the town of Gorham, New Hampshire, respectfully represents that in constructing, maintaining, and operating said street railway it will be necessary to cross at grade a branch of the Grand Trunk Railway system known as the Berlin Mills branch at a point where the same is crossed by Main street in the city of Berlin.

Wherefore the said Berlin Street Railway Company prays that it may be granted the consent in writing of the board of railroad commissioners to make the crossings above specified.

THE BERLIN STREET RAILWAY COMPANY,
By DALEY & Goss,
Its Attorneys.

GRADE CROSSING IN BERLIN.

To the Board of Railroad Commissioners:

The Berlin Street Railway Company, a corporation authorized to construct, maintain, and operate a street railway from a point near the pumping station of the Berlin Water Company in Berlin Mills Village in Berlin, New Hampshire, to a point near the public water fountain at the intersection of Main and Exchange streets in the village of Gorham in the town of Gorham, New Hampshire, respectfully represents that in constructing, maintaining, and operating said street railway it will be necessary to cross at grade the railway of the Glen Junction Transfer Company at a point where the same is crossed by Main street in the city of Berlin.

Wherefore the said Berlin Street Railway Company prays that it may be granted the consent in writing of the board of railroad commissioners to make the crossings above specified.

THE BERLIN STREET RAILWAY COMPANY,

By DALEY & GOSS,

Its Attorneys.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, December 17, 1901.

In the matter of the petitions of the Berlin Street Railway Company for the consent of the railroad commissioners in writing to the construction of grade crossings over a branch of the Grand Trunk Railway, known as the Berlin Branch, at a point where the same is crossed by Main street, in the city of Berlin, and over the railway of the Glen Junction Transfer Company upon Main street in said Berlin, it having been made to appear that it is impracticable to construct crossings otherwise than at grade at these places the consent of the commissioners is hereby granted as prayed for upon the following conditions:

That said crossing over the Grand Trunk Railway shall be constructed by the said Grand Trunk Railway, and said crossing over the Glen Junction Transfer Company Railway by said Glen Junction Transfer Company, both at the expense of the Berlin Street Railway.

That such protection of said crossings as shall be adjudged necessary shall be provided as ordered by the board, at the joint expense of the corporations named as it may be apportioned.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

MANCHESTER STREET RAILWAY STOCK.

To the Honorable Board of Railroad Commissioners of the State of New Hampshire:

Respectfully represents the Manchester Street Railway, a corporation duly established by law and doing business at Manchester, in the county of Hillsborough, by its directors hereto subscribed, that by the terms of its charter it was authorized to issue three hundred fifty thousand dollars (\$350,000) of stock;

that by a previous order of your board said corporation was authorized to issue seventy-one thousand dollars (\$71,000) beyond the amount fixed and limited by its said charter; that at the present time its capital stock is legally established at four hundred twenty-one thousand dollars (\$421,000), the full amount whereof has been paid into its treasury in cash; that recently, and since its capital stock was fixed at four hundred twenty-one thousand dollars (\$421,000), it has built extensions to its lines, erected overhead constructions, added electrical equipment and rolling stock, and made other permanent improvements on account of which it now has a floating debt of one hundred twenty-three thousand two hundred twenty-four and seventy-eight one hundredths dollars (\$123,224.78); that for the purpose of serving the public efficiently it proposes to add other rolling stock and equip the same at an expense of twenty-six thousand dollars (\$26,000); that at a meeting of the stockholders, legally called for that purpose and held at said Manchester on December 30, 1901, it was voted unanimously to increase its capital stock to the extent of one hundred forty-nine thousand three hundred dollars (\$149,300) beyond the amount as now fixed and established, as aforesaid, and for the purposes aforesaid, subject to the approval of your honorable board.

Wherefore your petitioner prays that after notice and hearing it may be authorized by an order of your board to increase its capital stock to the extent of one hundred forty-nine thousand three hundred dollars (\$149,300) beyond the amount as now fixed and established for the purposes aforesaid.

PHILIP L. SALTONSTALL,
S. REED ANTHONY,
WALTER M. PARKER,
J. BRODIE SMITH,
DAVID A. TAGGART,

Directors.

Dated December 31, 1901.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, February 15, 1902.

In the matter of the petition of the Manchester Street Railway, asking the approval of the board to the issue of one hundred forty-nine thousand three hundred dollars (\$149,300) of the capital stock of said corporation beyond the amount as now fixed and established.

Due and sufficient notice thereof having been given, a hearing was had upon said petition at the office of the chairman in Manchester on the first day of February, 1902, at 11 o'clock in the forenoon, at which hearing all of the commissioners being present, the petitioner appeared by its counsel, treasurer, general manager, and other officers, and presented its evidence, statements, and arguments before the board, and no one appeared in opposition to the prayer of the petition.

It appeared to the board, after full investigation and hearing, that said Manchester Street Railway is authorized by its charter and amendments thereto to issue capital stock to the amount of three hundred fifty thousand dollars (\$350,000); that by a previous order of this board, dated May 21, 1900, said railway was authorized to issue seventy-one thousand dollars (\$71,000) of its capital stock beyond the amount fixed and limited by its said charter and amendments thereto; that at the present time its capital stock is legally established at four hundred twenty-one thousand dollars (\$421,000), all of which has been issued; that the stockholders of said corporation at a meeting legally called and holden on December 30, 1901, unanimously voted to increase its capital stock to the extent of one hundred forty-nine thousand three hundred dollars (149,300) beyond the amount now fixed and established, as aforesaid, for the purposes set forth in said petition.

It further appeared to the board that since said capital stock was fixed and limited at four hundred twenty-one thousand dollars (\$421,000) as aforesaid, said corporation has built extensions to its lines, erected overhead constructions, and added electrical equipment and rolling stock, and has made other permanent improvements on account of which it now has a floating debt of one hundred twenty-three thousand twenty-four and seventy-eight one hundredths dollars (\$123,024.78); that to provide for the accommodation of the public and to facilitate its business said corporation proposes to add other rolling stock and to equip the same at an expense of twenty-six thousand dollars (\$26,000).

Now, therefore, it being deemed and voted by the board, after due consideration of the premises, that the sum of one hundred forty-nine thousand two hundred fifty dollars (\$149,250) in money, or the issue of so much capital stock as will realize when issued, as hereinafter provided, the sum of one hundred forty-nine thousand two hundred fifty dollars (\$149,250), is reasonably requisite in addition to the stock heretofore authorized to enable said corporation to carry out the purposes set forth in said petition so far as the same are hereinafter set forth and ap-

proved, it is ordered that the board approve the issue of nine hundred ninety-five (995) shares of capital stock in addition to the capital stock heretofore fixed and limited.

1. It is made a condition of this order that from the proceeds of the sale of said stock the sum of one hundred twenty-three thousand two hundred fifty dollars (\$123,250) shall be applied to the extinguishment of said floating debt created as set forth in said petition.

2. That the balance of said proceeds, viz., twenty-six thousand dollars (\$26,000) shall be used for the purchase of new rolling stock and equipping the same.

3. All of said new shares shall be offered proportionately to the stockholders of said corporation, giving said stockholders the right to subscribe and pay in cash for the same at not less than the market value thereof, which the board hereby determines to be one hundred fifty dollars (\$150) per share.

4. All shares of stock not subscribed for by the stockholders as aforesaid shall be sold at public auction either by the brokers' board in the city of Boston, Mass., or at the office of said corporation in said Manchester, as the directors of said corporation may direct by proper vote. If sold in said Boston notice of the time and place of sale shall be published in the "Daily Mirror and American," a newspaper published in said Manchester, and in the "Boston Daily Advertiser" and the "Boston Morning Journal," newspapers published in said Boston, five times at least during the ten days immediately preceding the sale. And if sold in said Manchester, by publication of notice in the same manner in the "Daily Mirror and American" and in the "Manchester Daily Union," newspapers published in said Manchester, and in the "Daily Monitor," a newspaper published in said Concord.

5. No more of the shares of said capital stock hereby authorized shall be issued or sold as aforesaid than will realize the sum of one hundred forty-nine thousand two hundred fifty dollars (\$149,250) in money, and all of said shares shall be issued and sold in accordance with the provisions of law under which the same are issued.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

GRADE CROSSING IN MANCHESTER.

To the Board of Railroad Commissioners:

The Boston & Maine Railroad respectfully represents that it desires to build a side track from its Portsmouth branch in Manchester, across Valley street, at grade, to and upon the premises of the East Side Company, for the purpose of furnishing improved facilities to said East Side Company in its business of manufacturing shoes. Plans of said proposed side track are hereto attached and made a part hereof.

Wherefore, your petitioner prays for the consent of your honorable board to the construction of said track across said Valley street, at grade, as proposed.

BOSTON & MAINE RAILROAD,

By its attorney,
OLIVER E. BRANCH.

Dated at MANCHESTER, N. H., this 6th day of January, 1902.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, January 13, 1902.

The Boston & Maine Railroad having petitioned this board for its consent to the construction of a crossing at grade over Valley street in Manchester for the purpose of affording side track facilities to the East Side Company, and the city of Manchester, having by its board of mayor and aldermen, assented to such crossing the consent prayed for is granted.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

DISCONTINUANCE DOVER, SOMERSWORTH & ROCHESTER
STREET RAILWAY.

To the Board of Railroad Commissioners:

The Exeter, Hampton & Amesbury Street Railway Company, lessee of the Dover, Somersworth & Rochester Street Railway Company, and the said Dover, Somersworth & Rochester Street Railway Company, respectfully represent that a part of the railway line of said Dover, Somersworth & Rochester Street Railway Company now operated by said lessee, comprising a loop

line in the city of Rochester, in the county of Strafford and state of New Hampshire, runs and extends through a part of said Rochester, as follows: Commencing on Main street at the main line and thence running through Main, Pine, Cleveland, Washington, Union, and Wakefield streets, the distance being about one and one half miles in all, that said loop cannot be operated from December 1 to May 1 in each year without loss to the lessee operating it.

Wherefore, the petitioners pray that you authorize them to discontinue the operation of said loop in Rochester during the period from your decision on this petition to June 1, 1902, and that they be thereafterwards authorized to discontinue the operation of said loop from October 1 to June 1 in each year, until further order of your honorable board.

THE EXETER, HAMPTON & AMESBURY STREET RAILWAY
COMPANY,

By SAMUEL W. EMERY,
Its Attorney.

THE DOVER, SOMERSWORTH & ROCHESTER STREET RAIL-
WAY COMPANY,

By SAMUEL W. EMERY,
Its Attorney.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, January 30, 1902.

The Exeter, Hampton & Amesbury Street Railway Company, lessee of the Dover, Somersworth & Rochester Street Railway, having petitioned the board for authority to discontinue the operation of a portion of its road in Rochester during the winter months, and having satisfied the board that such portion of the road cannot be operated without heavy loss in the winter, is authorized to discontinue the running of its cars from the date hereof until June 1, 1902, upon that part of the loop so called beyond Strafford square on Main street.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

GRAND TRUNK IMPROVEMENTS AT BERLIN.

MT. FOREST STREET GRADE CROSSING, GREEN STREET UNDERPASS,
AND DEPOT IN BERLIN.

To the Railroad Commissioners of the State of New Hampshire:

The city of Berlin in said state, by its solicitor, duly instructed, complains against the Grand Trunk Railway, having a railroad in said city, and says that there is a certain underpass in said city, known as the Green-street underpass, situated in the compact part of said city, on Green street, so called; that the same is situated at an angle so that it is impossible to see through the same to any extent, and that the same is so narrow and so constructed as to be dangerous to the safety of the public using the same. Wherefore the said city prays that a hearing may be had and that said railroad may be ordered to change the angle of the said underpass and widen the same so that the public safety may not be endangered.

THE CITY OF BERLIN,
By WILLIAM H. PAINE,
City Solicitor.

Dated January 7, 1902.

To the Railroad Commissioners of the State of New Hampshire:

The city of Berlin, by its solicitor, duly instructed, complains against the Grand Trunk Railroad, having a depot and railroad in said city, and says that said depot, situated in said city, is unfit and inadequate to accommodate the needs of the public and that the tracks of said railroad are so situated with reference to the approach to said depot as to render it unsafe and dangerous for the public to reach the same. Also that the trains and cars of the said railroad are so controlled and managed about and on a certain crossing south of said depot, known as the Mt. Forest-street crossing, that the same is dangerous and unsafe for the public to use the same.

Wherefore, said city prays that the said commissioners will order a hearing on the above petition, that said depot may be removed or changed and the approaches to the same may be rendered safe, and that the cars and trains of the said railroad used over and upon said Mt. Forest-street crossing may be so governed and controlled that the public safety may not be endangered.

WILLIAM H. PAINE,
City Solicitor of the City of Berlin.

Dated January 7, 1902.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 23, 1902.

Due notice having been given, a hearing was had upon both the foregoing petitions at city hall in Berlin on the 19th day of March, at which hearing all the commissioners were present, the city was represented by counsel and several of its officials, and the Grand Trunk Railway by its counsel and engineer. After examining the depot, freight yards, and crossings, and hearing the testimony of several witnesses, it became evident that, as the situation involved many difficult engineering problems, further time was needed in which to make definite plans and propositions on the part of the railroad and have them duly considered by the city. Further hearing on both petitions was, therefore, adjourned to April 22, at the office of the board in Concord.

At the last named time and place the railroad appeared by counsel and the city by its mayor, solicitor, and a special committee of its city councils. The railroad presented plans and specifications of changes and improvements which, although involving a large expense, it was willing to make. These included a new depot, the removal of the freight track on the east of the depot, the removal of the freight house and freight yards to a point further east, the widening of the Green-street underpass to thirty-five feet, and the construction of a subway which would take the travel from Mt. Forest street and result in abolishing that grade crossing. These plans had been submitted to the city councils, but on account of the expense of taking land and building or rebuilding highways made necessary by the work proposed by the railroad they had been rejected and the special committee was appointed and instructed to oppose their recommendation by the board. A compromise plan, which included the widening of the Green-street underpass, the new depot, the removal of the freight barn, and the changes in the freight house and yards as first proposed, but omitted the subway and retained the Mt. Forest grade crossing, was then proposed by the city and accepted and agreed to by the railroad.

In the opinion of the board the first proposition would have secured to the people of Berlin the greater facilities for their large and increasing business and more permanent relief from the dangers and inconveniences of which they have for a long time justly complained. But on account of the limited powers of the board and the agreement made to the satisfaction of the

parties concerned, the board approves the second plan and recommends that it be carried out.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

PETITION FOR CHARTER FOR DOVER & ELIOT STREET
RAILWAY.

STATE OF NEW HAMPSHIRE.

To the Supreme Court:

The Dover & Eliot Street Railway, a provisional corporation, duly established under the general laws of the state of New Hampshire, and having its principal office at Dover, in the county of Strafford, in said state, respectfully represents that the public good requires that it construct, maintain, and operate a street railway in Dover, in said Strafford county, with convenient single and double tracks, beginning at a point on Franklin Square, in said Dover, said point being fifty feet westerly from the easterly curbstone in said square, and sixty feet southerly from the southerly line of Broadway, extended westerly into said square, a distance of fifty feet from said curbstone; thence southerly along Franklin Square and parallel to the above described curbstone to a point opposite the westerly end of Chapel street; thence easterly along said Chapel street to Portland street; thence northeasterly along said Portland street to Rogers street; thence southerly along said Rogers street to Cochecho street; thence easterly along said Cochecho street to the westerly end of the Dover and Eliot bridge. The angles in the above described line to be connected by suitable curves. Also to construct and maintain such side tracks and turnouts as may be necessary, and to erect and maintain in and upon such streets and highways, poles, wires, and all other necessary appliances to operate said railway by electricity supplied by means of a single overhead line or conductor or any motive power other than steam.

The gauge of said railway shall be of standard width throughout, to wit, of the distance between the rails of four feet eight and one-half inches.

The said railway, its branches and turnouts, are to be constructed in a first-class manner, and equipped with all the modern appliances.

The length of said railway will be about two and one half miles.

The cost of said railway, branches, and turnouts is estimated to be twenty-five thousand dollars.

Wherefore, said Dover & Eliot Street Railway prays that you will determine the question whether the public good requires the construction, maintenance, and operation of said railway and turnouts, and if it is determined that the public good does so require, you will also determine whether the public good requires that they shall be constructed upon the route proposed, and if not, that you will fix the route upon which they may be constructed, and for such further order and relief as may be just.

DOVER & ELIOT STREET RAILWAY,

By its attorneys,

JOHN KIVEL & GEORGE T. HUGHES.

JOHN KIVEL,

GEORGE T. HUGHES,

Solicitors for Petitioner.

STATE OF NEW HAMPSHIRE.

SUPREME COURT.

NOVEMBER SESSION, 1901.

It appearing to said court that sufficient notice of the foregoing petition has been given, and that all the provisions of section 10, chapter 156 of the Public Statutes have been complied with, it is ordered that said petition be referred to the railroad commissioners to report the facts bearing upon the petition as provided by chapter 156 of the Public Statutes and chapter 27 of the Pamphlet Laws of 1895, and any other laws of said state pertaining to the subject matter of said petition.

Attest:

A. J. SHURTLEFF,

Clerk.

FEBRUARY 20, 1902.

To the Board of Railroad Commissioners of New Hampshire:

The Dover, Somersworth & Rochester Street Railway Company and the Exeter, Hampton & Amesbury Street Railway Company, its lessee, hereby withdraw all objection to the petition of the Dover & Eliot Street Railway Company now pending before you and join in asking that the prayer of the petition be granted. The Dover, Somersworth & Rochester Street Railway does not nor does its lessee desire to build the street railway asked for in the petition of the Dover & Eliot Street Railway Company.

Very truly yours,

SAMUEL W. EMERY,

Attorney for Dover, Somersworth & Rochester Street Railway and Exeter, Hampton & Amesbury Street Railway Company.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, February 26, 1902.

To the Supreme Court:

In the matter of the petition of the Dover & Eliot Street Railway asking that it may be determined whether the public good requires the construction of a street railway from Franklin Square in Dover to the boundary line of Maine at the Eliot bridge, which petition was referred to the railroad commissioners with an order for a finding of facts bearing upon the question, due notice having been given, a hearing was had at the court house in Dover Thursday, December 12, 1901, at 11 o'clock in the forenoon, and an adjourned hearing at the office of H. M. Putney in Manchester Monday, December 16, 1901, when and where said petitioning corporation appeared by its president and counsel, and the Dover, Somersworth & Rochester Railway by its president and counsel, and all competent testimony and arguments offered were received and considered. The following facts were established:

The legislature of 1889 granted a charter to the Union Street Railroad Company and gave it power to construct, maintain, and operate a street railway upon a number of specified streets in Dover and Somersworth and "also over and upon such other streets, highways, and bridges in said city of Dover and in said town of Somersworth as may be necessary for the public accommodation, and to lay branches or side tracks over and upon any street, highway, or bridge in said city and in said town, and to erect and maintain in and upon any such street, highway, or bridge poles and wires and all necessary appliances to operate said road by electricity supplied by means of a single overhead line or conductor or any motive power other than steam." This corporation acquired and for a series of years operated a railroad from Sawyer's Mills in Dover to Somersworth.

In 1901 the legislature chartered the Dover, Somersworth & Rochester Street Railway Company and authorized it to acquire by purchase all the properties and rights of the Union Electric Company and the Rochester Street Railroad Company, which it immediately did. Since that time said Dover, Somersworth & Rochester Street Railway Company has constructed and is now operating in addition to the Union line an electric railway through and from the city of Rochester to a junction with its road from Dover to Somersworth, making a connection between the three cities and a loop about a mile and a half long in the city of Dover. It has now twenty miles of track, which with its

appurtenances is capitalized at \$600,000 and is leased for 99 years to the Exeter, Hampton & Amesbury Railway.

In the summer of 1901, Governor John F. Hill of Maine determined if he could secure the necessary charters to construct an electric railway from York Harbor through his native town of Eliot to the New Hampshire line at Eliot bridge across the Salmon Falls river and thence over that bridge and to Franklin Square in Dover. In pursuance of this purpose he organized a provisional corporation in Maine and another called the Dover & Eliot Street Railway in New Hampshire, also acquired a large interest in the Portsmouth, Kittery & York Railway and made a contract with it by the terms of which the cars upon his proposed road could run over the Portsmouth, Kittery & York track from York Corner to York Beach, and purchased a majority of the stock and assumed the \$1,500 debt of the corporation that owned the Eliot bridge, which is a toll bridge. But he has not obtained a charter or any right to construct a road from the bridge to York Corner, and he declares emphatically that if he is not permitted to build in Dover to Franklin Square he will abandon the enterprise.

October 3, 1901, he filed in the name of the Dover & Eliot Street Railway corporation the petition under consideration, which is in effect a request for a charter for the Dover section upon the route described therein, but at the hearing moved to substitute for this route another which all parties in interest agree is preferable, as it is about five hundred feet shorter, runs for nearly half the distance through private land on which a right of way has been secured, and has in no place a grade of more than five per cent, while that upon the other is in sections as much as thirteen per cent.

Soon after the Dover, Somersworth & Rochester Railway applied to the city government of Dover for a location upon the same route, and a hearing was appointed December 9, 1901, but on that day was adjourned to December 30, 1901, to await the action of the commissioners. At the hearing before them on December 12 the Dover, Somersworth & Rochester appeared as a remonstrant, its contention being that under its charter it had the right to build a road wherever one was needed in Dover; that it was able, willing, and ready to build to Eliot bridge whenever it would be met by one from York; that having so built it would execute a contract to allow the use of its tracks and overhead construction from the bridge to the central part of the city by the Dover & Eliot upon the same terms that are prescribed in the contract between Governor Hill and the Portsmouth, Kittery & York from York Corner to York Beach, or upon

any terms that the railroad commissioners may prescribe, and that being thus able, willing, and ready to furnish all needed facilities it is entitled to be protected in the territory covered by its charter against an invasion by outside parties.

The distance from Franklin Square in Dover to the Eliot bridge is about two and three fourths miles and from the bridge to York Corner about nine and a half miles, making twelve and one fourth miles. At present communication by rail between Dover and York is via Portsmouth, a distance of about eighteen miles. Dover is a city of fourteen thousand people, is closely connected with Somersworth and Rochester, which have sixteen thousand more. The York seacoast is a popular summer resort, and the town of York has a permanent population of about two thousand eight hundred. Between York and Dover on the line of the proposed road the territory is sparsely settled. Such a road would undoubtedly have a large through business during the summer and would accommodate the permanent residents in York and Eliot the year round. It would be expected to divert some of the trade which now goes to Portsmouth to Dover. That it would be folly for any corporation to build either the section in Maine or the one in New Hampshire unless that in the other state is to be built to the boundary line is apparent and is conceded by all.

At the close of the hearing at Manchester, counsel for both parties requested that the case might be continued, which was done, and subsequently the Dover, Somersworth & Rochester and its lessee, the Exeter, Hampton & Amesbury, by counsel, filed with the board a withdrawal of all opposition and joined the Dover & Eliot in the petition of that corporation.

The Dover, Somersworth & Rochester having thus abandoned the ground it maintained during the hearing and surrendered its charter right to build an electric railway in Dover from Franklin Square to the Eliot bridge, the board, finds that the public good demands the construction of such railway by the Dover & Eliot corporation if the proposed road from York Harbor in Maine to Eliot bridge materializes, upon the amended or substitute route described as follows:

Beginning at a point on Franklin Square in Dover, N. H., 50 feet from the curb line on the east side of the square and 60 feet southerly from the southerly side line of Broadway extended westerly and running thence south $22^{\circ} 23'$ east 215.5 feet on Franklin Square; thence on a curve to the left, whose radius is 80 feet, 106.5 feet to a point on Chapel street; thence north $81^{\circ} 20'$ east along Chapel street 412 feet; thence north $86^{\circ} 51'$ east along Chapel street 351 feet; thence on a curve to the left, whose

radius is 800 feet, 310 feet to a point on Portland street; thence north $64^{\circ} 40'$ east along Portland street 382 feet to a point opposite Essex street; thence north $65^{\circ} 44'$ east along Portland street 700 feet; thence north $64^{\circ} 31'$ east along Portland street 448.7 feet; thence on a curve to the right, whose radius is 80 feet, 130.5 feet to a point on a proposed street; thence south 22° east along said proposed street 246.3 feet; thence on a curve to the left, whose radius is 316.5 feet, 276.2 feet; thence south 72° east 479.6 feet; thence on a curve to the right, whose radius is 583.5 feet, 336.1 feet; thence south 39° east 184.4 feet; thence on a curve to the left, whose radius is 816.5 feet, 378.6 feet; thence on a curve to the left, whose radius is 1,063.76 feet, 312.2 feet; thence south $82^{\circ} 23'$ east 320.5 feet; thence on a curve to the right, whose radius is 1,432.69 feet, 401.8 feet; thence south $66^{\circ} 19'$ east 297.7 feet; thence on a curve to the right, whose radius is 5,545 feet, 400 feet; thence south $62^{\circ} 11'$ east 461.9 feet; thence on a curve to the left, whose radius is 2,865 feet, 845 feet; thence south $79^{\circ} 05'$ east 1,466.5 feet; thence on a curve to the right, whose radius is 1,146.3 feet, 759 feet; thence south $41^{\circ} 09'$ east 3,053 feet; thence on a curve to the right, whose radius is 1,146.3 feet, 445.6 feet; thence south $18^{\circ} 43'$ east 560.4 feet; thence on a curve to the left, whose radius is 400 feet, 156.3 feet; thence south $41^{\circ} 06'$ east 255.4 feet to the New Hampshire end of the Eliot bridge.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners.

PETITION FOR CHARTER FOR DOVER & PORTSMOUTH
STREET RAILWAY.

To the Supreme Court:

Respectfully represents the Dover & Portsmouth Street Railway Company, a provisional street railroad corporation, duly established under the laws of the state of New Hampshire, that twenty-nine persons, twenty-six of whom are residents of said state, have associated themselves together by written articles of agreement for the purpose of forming a corporation to construct, maintain, and operate a street railway under the corporate name aforesaid; that the gauge of said proposed street railway is to be four feet, eight and one half inches, and the route thereof will be fourteen miles long and is as follows:

Beginning in the city of Dover, in the county of Strafford, in said state, on Central avenue, at the present terminus on said avenue of the track of the Dover, Somersworth & Rochester Street Railway, and thence running in said Dover through and along said Central avenue to the Back River road and through and along the Back River road to the line between Dover and the town of Madbury; thence through and in said Back River road in the town of Madbury to the line between Madbury and the town of Durham; thence through and along said Back River road in the town of Durham to the Durham shore abutment of the old Piscataqua bridge; thence over and upon said abutment and across the waters of the Piscataqua river lying between said abutment and Goat island, to Goat island; thence across Goat island by the former Piscataqua Bridge road and across the waters of the Piscataqua river lying between Goat island and the Newington shore of said river to the abutment of said Piscataqua bridge on the Newington shore; thence along and over said abutment and in the same general course through land of Woodbury Langdon to the northerly terminus of the highway leading to Fox Point in said Newington; thence along and in said last named highway to the intersection in said Newington of said highway and of the highway leading to the Portsmouth and Dover railroad bridge; thence in said Newington running in and along the highway leading to and by the house of J. Hoyt in said Newington to the line of the town of Greenland, in said county of Rockingham, and thence continuing in and along the same highway in said Greenland to a point in the town of Greenland in the main road leading from Exeter to Portsmouth marked by a hub, which is near the intersection of said road leading from Newington to Greenland and said main road leading from Exeter to Portsmouth, and near the house of Manuel Silva in said Greenland; that at said last named terminus connection is to be made with the track of the Portsmouth & Exeter Street Railway Company; that said route will extend partly through the city of Dover and through the towns of Madbury and Durham, in the county of Strafford, and through the towns of Newington and Greenland, in the county of Rockingham; that the capital stock of said corporation is fixed in its articles of agreement at one hundred thousand dollars, divided into one thousand shares of the par value of one hundred dollars each, the full amount of which has been subscribed in good faith by responsible parties with the intention of building said railway; that Wallace D. Lovell of Newton, Massachusetts, Edwin L. Pride of Somerville, Massachusetts, Albert E. McReel of Exeter, New Hampshire, John F. Springfield of Rochester, New Hampshire, Dwight Hall

of Dover, New Hampshire, Warren Brown of Hampton Falls, New Hampshire, and Samuel W. Emery of Portsmouth, New Hampshire, all of whom have subscribed said articles of agreement, are by said articles appointed to act as directors; that said directors have caused said articles of agreement to be recorded in the office of the secretary of state of the state of New Hampshire, and a true copy thereof attested by a majority of the directors to be filed in the office of the clerk of each city and town through or into which the route of the proposed railway will extend, to wit, of the city of Dover, and of the towns of Madbury, Durham, Newington, and Greenland; that the public good requires that said proposed railway be built and that it be built on the proposed route.

Wherefore, your petitioner prays that it be decided by said court whether or not the public good requires the proposed street railway and that it be built on the proposed route; that said court cause a record of its decision to be made and that said court make such other orders and decrees as may be required by law.

THE DOVER & PORTSMOUTH STREET RAILWAY COMPANY,

By DWIGHT HALL,
SAMUEL W. EMERY,
Its Attorneys.

DWIGHT HALL,
Dover, N. H.
SAMUEL W. EMERY,
Portsmouth, N. H.
Petitioner's Solicitors.

STATE OF NEW HAMPSHIRE.

SUPREME COURT.

JANUARY SESSION, A. D. 1902.

Upon consideration of the petition of which the foregoing is a true copy, it is ordered by the court that the same be referred to the railroad commissioners to find and report the facts bearing upon said petition.

Attest:

A. J. SHURTLEFF,
Clerk.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, March 22, 1902.

To the Supreme Court:

In the matter of the petition of the Dover & Portsmouth Street Railway asking that it may be determined whether the public

good requires the construction of a street railway from Sawyer's Mills in Dover to a point in Greenland, which petition was referred to the railroad commission with an order for a finding of facts bearing upon the question, due notice having been given, a hearing was had at the court house in Dover Thursday, February 27, 1902, at 11 o'clock in the forenoon, when and where said petitioning corporation appeared by its president and counsel, the Boston & Maine Railroad by one of its superintendents and counsel, and Woodbury Langdon, Esq., by counsel, and all testimony and arguments offered were heard and considered.

The petitioners are the parties who own and operate the Exeter, Hampton & Amesbury, the Dover, Somersworth & Rochester, and other street railways constituting what is known as the Lovell system. The road they seek to have authorized is an extension of the Dover, Somersworth & Rochester from its southern terminus at Sawyer's Mills in Dover through corners of the towns of Madbury and Durham, across the Piscataqua river and Goat island in that river, and then through the town of Newington to a junction with their Exeter & Portsmouth, a road which they propose to build immediately from Exeter to the Plains in Portsmouth. The length of the proposed extension is ten miles on land and about half a mile across the river. The engineer estimates the cost at \$235,000.

The route is very sparsely settled. After leaving Dover, where the petitioners already have charter rights to build, there are but six houses within a mile of the line until it reaches the town of Newington, which has a population of 390, who do all their business in Portsmouth, which adjoins the town and with which they have steam railroad connection by the Portsmouth & Dover branch of the Boston & Maine, now running seven trains each way daily. Several citizens of Newington and one of Durham appeared to say they hoped the road would be built by their residences, but neither gave any assurance that he would patronize it to any extent. A Dover merchant gave his opinion that if the road was built he could get some trade that now goes to Portsmouth, and a Dover banker, who has a summer residence on the route, while saying that his family were bitterly opposed to the road and that it would rob his place of its main attractions, gave it his support because he thought it would elevate the uncultured working people of Dover by taking them out and showing them the beauties of nature upon the route. That the local business warrants the construction of such a road is not claimed. The avowed purpose of the promoters is to connect their Dover, Somersworth & Rochester with their Exeter & Portsmouth by which they can go to the North Hampton line and then secure a

charter across the town of North Hampton to a junction with the Exeter, Hampton & Amesbury to Hampton Beach, thus making a through line from Dover, Somersworth, and Rochester to Hampton Beach and Exeter. This line would parallel as nearly as is practicable the Boston & Maine steam roads from Dover to Exeter and from Dover to Hampton, via Portsmouth, between which it would run, and the Boston & Maine electric from Portsmouth to Hampton, all of which it is maintained and not denied are affording the public reasonable transportation facilities at fair rates. A route which deviates somewhat from that described in the petition is proposed by the petitioners and not objected to by those present at the hearing, but as it crosses private land, the owners of which have had no notice, it is suggested that the court determine whether this may be adopted, in case the road is built, without further proceedings.

The only individual remonstrant was Mr. Woodbury Langdon, who owns a costly estate at Fox Point, the value of which he thought would be reduced more than one half by an electric through or by it. We assume that there is very little opposition from people on the route. The Boston & Maine road objects upon the ground that it has invested very large amounts of money in the territory with the understanding that it shall have the business so long as it gives the people proper service, which it is doing at present; that it is willing and ready to afford any additional facilities that are needed and that it will, whenever the public demand warrants, equip its Portsmouth & Dover branch with electric appliances, making a direct electric line from Hampton to Dover. The natural and favorite summer resort of the people of Dover, Rochester, and Somersworth is York Beach, with which they are to have direct electric railway connection by a road recently authorized by the authorities of Maine and New Hampshire, and that they can be to a great extent diverted to Hampton by an electric road to that place is very doubtful, and we think improbable, but it is claimed by the petitioners that this can be done and that by this and the creation of new business their proposed road can be made profitable without seriously interfering with the traffic of the Boston & Maine. No other section of New Hampshire is as well supplied with railroads, steam and electrics, as are Rockingham and Strafford counties, and when Mr. Lovell and his associates have produced the lines they have been authorized to build there will be all that in our judgment the present population can afford or be expected to support. It is the well established policy of the state to protect railway corporations which have been given the right to build and operate railroads and have at large expense oc-

occupied territory in which they are rendering the public good service at fair rates, from competition which aims only at a division of the business and must result in loss to stockholders or additional charges upon patrons. If this be sound policy, as the petitioners have strenuously contended whenever others have proposed to invade their territory, and as we believe it is, the Boston & Maine Railroad, which has built and is operating two first-class steam roads from the boundary line of Massachusetts to that of Maine and an electric from Hampton to Portsmouth, all within twelve miles of the coast, is entitled to the through business as against any project which promises to benefit as few people as does the one set forth in this case. For these reasons we find that the public good does not require the road proposed by the petitioners, but if the court shall determine otherwise we find that it should be built upon the amended route provided, that may be legally substituted for the one described in the original papers, which amended route is as follows:

Beginning at a spike in the ground in the city of Dover, in the county of Stratford, in said state of New Hampshire, on Central avenue, at the present terminus on said avenue of the track of the Dover, Somersworth & Rochester Street Railway and thence running through and along said Central avenue in said Dover to the Back River road and through and along the Back River road to a spike near the entrance of the Rabbit road into the Back River road in said Dover, said spike bears south $66\frac{1}{2}^\circ$ west from a guide post at said street corner and is 50 feet therefrom against land of John Tuttle; thence on a curve to the right of 425.4 feet radius 260 feet through land of John Tuttle; thence south $14^\circ 45'$ west 105 feet through land of said John Tuttle to land of Arthur Simpson; thence on same course south $14^\circ 45'$ west 2,137 feet through land of said Arthur Simpson; thence by a curve of 425.4 feet radius to the left 513 feet through land of Arthur Simpson; thence south $54\frac{1}{2}^\circ$ east 928 feet through said Simpson's land; thence by a curve to the right of 425.4 feet radius 275 feet to the Back River road at an elm tree near the wall (this elm tree is about 420 feet north of a bridge in the highway); the location being 50 feet in width and extending 25 feet on either side of the center line of location above described; thence along the Back River road through the town of Madbury to the Madbury and Durham line; thence along the Back River road in the town of Durham to the northerly abutment of the old Piscataqua bridge, which is on the northerly side of the Piscataqua river; thence over and along said abutment and across the waters of the Piscataqua river to Goat island; thence across said Goat island south 1° west 340 feet

through land of Elias Frink, *et al.*, to the south side of Goat island, at the southerly abutment on said island taking a width of 50 feet, 25 feet being on either side of this location; thence across the waters of the Piscataqua to the abutment at Fox Point and land of Woodbury Langdon; thence from a stake at the abutment of the above mentioned bridge south 21 west 400 feet through land of Woodbury Langdon; thence by a curve to the left of 425.4 feet radius 566.6 feet; thence south 55 east 293 feet; thence by a curve of 425.4 feet radius to the right 357 feet; thence south $6\frac{1}{2}$ east 685 feet, all the previous courses being through land of Woodbury Langdon to a spike opposite land of estate of Elias Frink, *et al.*, and in the highway leading from Fox Point to Portsmouth; the location being 50 feet in width, and 25 feet on each side of the center location; thence along and in the highway leading from Fox Point to Portsmouth; in the town of Newington, county of Rockingham, state of New Hampshire, to the road leading from F. W. DeRochemont's mill to Newington meeting house; thence along and in said above described road to a point opposite house of Mrs. Orr at a spike against land of M. E. Frink, *et al.*; thence running through land of M. E. Frink, *et al.*, by a curve of 995.4 feet radius to the left 341.4 feet; thence south $19\frac{1}{4}$ east 368.5 feet through said M. E. Frink's land; thence by a curve of 603.8 feet radius to the left 66 feet to above mentioned highway; thence across this highway 92.4 feet by the same curve to a point in the wall by land of Albert Pickering; thence by a curve to the left of 603.8 feet radius 82 feet through land of Albert Pickering; thence south $41\frac{3}{4}$ east 127 feet to land of Darius Frink, *et al.*; thence south $41\frac{3}{4}$ east 775 feet through said Darius Frink's land; thence by a curve to the right of 905.1 feet radius 840 feet to a stake in the wall near the house of Mrs. Darius Frink on the road leading from Newington to Greenland; the location across private land being 50 feet in width and 25 feet on either side of the center line described; thence along and in the road leading from Newington to Greenland in Newington to the town line of Newington and Greenland; thence continuing along and in said highway in Greenland to a hub in the main road leading from Portsmouth to Exeter near the house of Manuel Silver, said hub being situated in the center of the location of the Portsmouth & Exeter Street Railway at the junction of the Newington and Greenland road and the Portsmouth and Exeter road.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners.

PETITION FOR CHARTER FOR EXETER & NEWMARKET
STREET RAILWAY.*To the Supreme Court:*

Respectfully represents the Exeter & Newmarket Street Railway Company, a provisional street railway corporation, duly established under the laws of the state of New Hampshire, that twenty-six persons, twenty-four of whom are residents of the state of New Hampshire, have associated themselves together by written articles of agreement for the purpose of forming a corporation to construct, maintain, and operate a street railway, under the corporate name aforesaid; that the gauge of said proposed street railway is to be four feet eight and one half inches, and the route thereof will be five miles long, and is as follows: Commencing at an iron pin in the ground at the track of the Portsmouth & Exeter Street Railway Company, in the main road leading from Exeter to Portsmouth, at a point in said main road in the town of Stratham near the sawmill and near the junction of the main road leading from Stratham to Newmarket over the Stratham and Newmarket bridge and said main road leading from Exeter to Portsmouth, and thence extending from said iron pin in the ground across said main road leading from Stratham to Newmarket over the Stratham and Newmarket bridge and through the town of Newfields until a point in said main road leading from Stratham to Newmarket is reached opposite the junction of said main road and the new road leading to Newmarket by Robinson's house; thence across said main road and through said new road to Newmarket, to said main road leading from Stratham to Newmarket at a point in said main road north of the track of the Boston & Maine Railroad in said Newmarket, which point is at the junction of said new road and said main road in the town of Newmarket; thence through said main road to Main street in said town of Newmarket; thence northerly through Main street to the line between the towns of Newmarket and Durham.

Also commencing at an iron pin in the ground opposite the junction of said main road from Stratham to Newmarket and said new road, and to connect there with the main line of the railway herein described, and thence running through said main road leading from Stratham to Newmarket, to the first track of the Boston & Maine Railroad at Rockingham Junction, meaning by such first track, the track first crossed by a traveler in going from Exeter to Newmarket. The route of said railway as herein set forth will extend through the towns of Stratham, Newfields, and Newmarket, all in the county of Rockingham, and state of New Hampshire.

That the capital stock of said corporation is fixed in its articles of agreement at seventy-five thousand dollars, divided into seven hundred and fifty shares of the par value of one hundred dollars each, the full amount of which has been subscribed in good faith by responsible parties, with the intention of building said railway; that Wallace D. Lovell of Newton, Massachusetts, John H. Griffin of Newmarket, New Hampshire, Samuel W. Emery of Portsmouth, New Hampshire, Warren Brown of Hampton Falls, New Hampshire, A. E. McReel of Exeter, New Hampshire, Edwin L. Pride of Somerville, Massachusetts, and Eben Folsom of Exeter, New Hampshire, all of whom have subscribed said articles of agreement, are by said articles appointed to act as directors of the corporation until others are chosen; that said directors have caused said articles of agreement to be recorded in the office of the secretary of state of the state of New Hampshire, and a true copy thereof, attested by a majority of the directors, to be filed in the office of the clerk of each city or town through or into which the route of the proposed railway will extend, to wit, of the town of Stratham, and of the towns of Newfields and Newmarket, in said county of Rockingham; that the public good requires that the said railway be built, and that it be built on the proposed route.

Wherefore, your petitioner prays that it be decided by said court whether or not the public good requires the proposed street railway and that it be built on the proposed route; that said court cause a record of its decision to be made, and that said court make such orders and decrees as may be required by law.

EXETER & NEWMARKET STREET RAILWAY COMPANY,

By SAMUEL W. EMERY,

Its Attorney.

SAMUEL W. EMERY, ESQ.,

Portsmouth, N. H.,

Petitioner's Solicitor.

SUPREME COURT.

FEBRUARY SESSION, 1902.

Upon consideration of the foregoing petition it is ordered that the same be referred to the board of railroad commissioners to find and report the facts bearing thereon.

Attest:

A. J. SHURTLEFF,

Clerk.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 22, 1902.

To the Supreme Court:

In the matter of the petition of the Exeter & Newmarket Street Railway Company asking that it may be determined whether the public good requires the construction of a street railway from a point on the line between the towns of Durham and Newmarket to a junction point on the proposed Portsmouth & Exeter Street Railway in the town of Stratham, which petition was referred to the railroad commission with an order for a finding of facts bearing upon the question, due notice having been given, a hearing was had at the town hall in Newmarket on the 28th day of March, 1902, at 10 o'clock, forenoon, when and where said petitioning corporation appeared by its president and counsel, and the Boston & Maine Railroad by one of its superintendents and counsel, and all testimony and arguments offered were heard and considered.

The petitioners are the parties who control what is known as the Lovell system of electric roads in Strafford and Rockingham counties, and is represented by Wallace D. Lovell. They ask for a franchise for a road from the boundary line between Durham and Newmarket through Newmarket and parts of the towns of Newington and Stratham to a junction in Stratham with the Exeter & Portsmouth road for which they have a charter and which they propose to build at once. The length of the proposed road is about five miles. Its estimated cost by the petitioners is \$75,000. We judge it would be more than \$100,000.

After leaving Newmarket village its route is through a sparsely settled farming district which cannot be expected to furnish much patronage, but if built in connection with the road from Exeter to Portsmouth it will connect Newmarket with both those towns. At the annual town meeting in March Newmarket voted unanimously in favor of the road and all the testimony of citizens who appeared at the hearing was to the effect that there is no opposition to it by people living upon its line. Most of the business of Newmarket which is not done in the village is transacted in the city of Dover, but the citizens of the town have some occasion to visit Portsmouth and Exeter to attend court, consult records, and to reach seaside resorts, and commercial travelers and some others go back and forth between these places. Railroad connection with Exeter and Portsmouth is now had by the Boston & Maine, via Rockingham Junction. With Exeter it is direct and frequent. With Portsmouth it is only by a change

of cars and is unsatisfactory, mainly because it involves waiting at the Junction for more than an hour for all trains except one from Portsmouth in the morning when people of Newmarket wish to go in the opposite direction. The evidence is that an average of two people bound for Newmarket are compelled to thus wait every evening during the year. Newmarket has a population of 2,892 and Exeter of 4,922. The Boston & Maine Railroad appears as a remonstrant, contending that as the proposed electric will practically parallel its road from Newmarket to Exeter and to Portsmouth it will divert to itself business which the Boston & Maine was built and is operated to do and is entitled to have in equity and by the well established policy of the state. The legislature of 1901 determined that the public good demands a street road from Exeter to Portsmouth and granted a charter therefor. The road for which the petitioners ask a franchise is a branch of this one from Exeter to Portsmouth extending to Newmarket. The reasons for the main line are applicable to the branch to Newmarket village with the additional one that Exeter is much better served by the steam road than Newmarket. Between Newmarket village and the Durham line on the route described in the petition there are very few residents and we see no public necessity for a street road there. We do not think any corporation will build one there if given authority unless, as is alleged by the remonstrants, the purpose is to inch along towards Dover and eventually form a competing line from that city to Hampton Beach, which the court has recently decided is not demanded by the public good.

We therefore find that the public good demands the construction of the Exeter & Newmarket Street Railway from some point to be selected by the petitioners within 500 feet from the town house in Main street in the village of Newmarket to a junction with the Exeter & Portsmouth in the town of Stratham upon the route described in the petition.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners.

DEPOT AT CLAREMONT.

To the Board of Railroad Commissioners of the State of New Hampshire:

We, the undersigned, citizens of Claremont, county of Sullivan, and state of New Hampshire, respectfully represent that for the

accommodation of the public there is occasion for a new depot on the Boston & Maine Railroad in the town of Claremont; that the present depot and its surroundings, together with the approaches to the same, the platforms, the lighting, heating, and ventilating are wholly unsuitable to accommodate the large number of people who daily have occasion to go to and from the same; that said Boston & Maine Railroad has recently prepared plans and presented them to the citizens of Claremont wherein it is proposed by said railroad to make certain repairs in and about the present old depot, and although said plans are earnestly and strenuously opposed by the citizens of said town, said railroad is about to proceed to make said repairs in accordance with said plans.

Your petitioners feel aggrieved by this action of said railroad and respectfully ask that your honorable board will investigate this matter and make such orders as justice may require.

S. C. STONE,

CHARLES A. FISHER,

WILLIS T. FREEMAN,

Selectmen of Claremont.

E. J. TENNEY,

F. P. MAYNARD,

H. W. PARKER,

IRA COLBY,

IRA G. COLBY,

AND 157 OTHERS.

March 25, 1902.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 25, 1902.

In the matter of the petition of the selectmen and other citizens of Claremont asking for a new station in that town, a meeting was held at the town hall and at the old station Friday, April 18, 1902, when and where the town was represented by its selectmen and counsel and a number of citizens, and the Boston & Maine Railroad by its assistant general manager, superintendent, engineer, and counsel.

It appeared that the railroad had already determined to remodel the station and approaches thereto, had prepared its plans, awarded some contracts and begun the work, and that the differences between the town and the railroad were as to the character of the proposed improvements. The present station is a substantial brick building erected in 1872. The railroad plans

contemplate the removal of all the interior of the building and its reconstruction, also to provide toilet conveniences for both sexes in what is now the ladies' waiting room, leaving the present gentlemen's room as a general waiting room, with a convenient ticket office where the present one is, the introduction of approved heating and lighting, the extension of the platforms so as to make them ample, and the substantial betterment of the approaches from the street. The seating capacity of the new waiting room by this plan will be about fifty. The objection of the town is mainly to the small size of the room, which it is contended will be entirely inadequate to the wants of the patrons of the road, and to the arrangements for handling baggage.

The powers of the board in such cases as this are very limited. The law is, "Whenever the commissioners are of opinion that repairs of a railroad are necessary, or that there should be additions to its rolling stock, or that new stations should be built or existing ones should be changed or repaired, or that the rates for transporting persons or freight should be changed, or that there should be changes in the mode of operating the railroad or of conducting its business, they shall so inform the proprietors of the railroad, in writing, and of the nature and extent of the improvements, repairs, or changes which they think ought to be made, and shall insert in their next annual report an account of their proceedings and recommendations." Under this law we can do little more than express an opinion as to the need of station changes, which is admitted here, and as to their character and even in the exercise of this power it is not to be expected that we should attempt to do the work of engineers, architects, or other experts to whom the details of construction are properly entrusted. Furthermore, it is to be assumed, unless the contrary is shown, that the managers of a railroad like the Boston & Maine, whose business it has been for years to study such problems and test by actual use station structures, know better than those who can only theorize what accommodations are necessary at any point on this line and will when reconstructing them provide what will prove acceptable to their patrons, for failure to do this must inevitably cause perpetual discontent and hostility, which no railroad corporation can afford. Understanding and admitting all this the counsel for the town asks us to express an opinion and we comply.

We think first that the front platform should be made at least twelve feet wide and extended about sixty feet to the west in accordance with the suggestion made at the hearing, and that it should be covered with a substantial awning which will protect passengers and their baggage. This done, there will be less need

of a large waiting room than there is now, as the business is largest in summer, when many people will prefer to wait upon the platforms if protected from sun and storm. With this outside improvement the proposed waiting room may prove sufficient, as the railroad insists it will, but nevertheless it seems to us that it would be better to extend the station a few feet to the west and thus secure some additional room, which we are sure can be done without great expense. We approve the plans for toilet rooms and the arrangement which provides one waiting room instead of two. Nothing very definite was shown as to the proposed approaches to the station, which are almost as important as the building itself. We think the driveway should be widened and constructed of material that will make a good road in all weather, and that all changes which will make the handling of baggage easier should be effected.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

PETITION FOR A CHARTER FOR THE NORTH HAMPTON
BRANCH, BY THE EXETER, HAMPTON & AMESBURY
STREET RAILWAY COMPANY.

To the Supreme Court:

The Exeter, Hampton & Amesbury Street Railway Company, a street railway company duly organized under an act of the legislature of the state of New Hampshire, respectfully represents that said corporation has duly voted to build, operate, and maintain a branch of its street railway through the town of North Hampton, in the county of Rockingham, and state of New Hampshire, and extending over the following route: beginning in the Paigetown road at a spike opposite the stone bound between the towns of Hampton and North Hampton, and thence along said Paigetown road to the road leading to North Hampton Square by the house of Emery Fogg, and thence by said road to the aforesaid square; thence along the Greenland road, by the house of the late John French in North Hampton, to the North Hampton and Greenland town line; that the length of said branch will be four miles; that the gauge will be four feet eight and one half inches; that the probable cost of said branch will be ninety thousand dollars; that it is to be operated by electric power.

Wherefore, the petitioner prays that the court determine whether or not the public good requires the building of the proposed branch.

THE EXETER, HAMPTON & AMESBURY STREET RAILWAY COMPANY,

By SAMUEL W. EMERY,
Its Attorney.

SAMUEL W. EMERY, Esq.,
Portsmouth, N. H.,
Petitioner's Solicitor.

SUPREME COURT.

FEBRUARY SESSION, 1902.

Upon consideration of the foregoing petition it is ordered that the same be referred to the board of railroad commissioners to find and report the facts bearing thereon.

Attest:

A. J. SHURTLEFF,
Clerk.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 22, 1902.

To the Supreme Court:

In the matter of the petition of the Exeter, Hampton & Amesbury Street Railway Company, asking that it may be determined whether the public good requires the construction of a branch of its street railway from a point on the line between the towns of Hampton and North Hampton to a point on the line between North Hampton and Greenland, which petition was referred to the railroad commission with an order for a finding of facts bearing upon the question, due notice having been given, a hearing was had at the town hall in North Hampton, on the 28th day of March, 1902, at 3 o'clock, afternoon, when and where said petitioning corporation appeared by its president and counsel, and the Boston & Maine Railroad by one of its superintendents and counsel, and all testimony and arguments offered were heard and considered.

The petitioners have a charter for a street railway from Exeter to Portsmouth through the town of Greenland, which is now in process of construction. They have built and are operating a street road from Exeter to Hampton Beach. Their charter gives them the right to build a branch from the main line of the Exeter & Portsmouth in Greenland to the North Hampton line, and they have already built a branch from the main line of the Exeter & Hampton to the North Hampton line. The extension they ask to have authorized would connect these two branches.

The people assembled in the town hall at the hearing were noisily in favor of the proposed road, and the citizens of the town who testified were of the opinion that it would be a great benefit provided it passed their premises, and in order that it should do this some of them asked to have the route changed, to which the petitioners assented. It appeared, however, that in the minds of the witnesses the principal reason for favoring the road was their dissatisfaction with the running of the cars upon the branch of the Boston & Maine electrics to the steam road station, a grievance which can be easily removed if it be a just one. The town of North Hampton is crossed on the east side by an electric railway and near the center by a steam railroad. A branch electric connects these running from west to east. The town has now electric railway connection with York Beach and Portsmouth, and with Exeter, Hampton, Seabrook, and northeastern Massachusetts. The population of the town is 612, and most of its people are within easy reach of a railroad. That they would contribute materially to the support of a new road is very improbable. That others would patronize the proposed road to any extent does not appear. In our judgment there is scarcely a town in the state that needs a new railroad less and we cannot believe that the petitioners seriously propose to build the one described unless it be as a link in a through line designed to parallel and divert business from those already in successful operation, which the court has determined is not demanded by the public good. We find that the public good does not require the building of the proposed branch.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners.

MANCHESTER & HAVERHILL STREET RAILWAY STOCK AND BONDS.

To the Board of Railroad Commissioners of the State of New Hampshire:

Respectfully represent the directors of the Manchester & Haverhill Street Railway Company, that said street railway company is authorized by its charter to issue two hundred and fifty thousand dollars of capital stock and two hundred and fifty thousand dollars of bonds for the purpose of providing moneys necessary to be used in the construction and equipment of the street railway which it is authorized by its charter to construct

and operate; that it appears by the engineer's estimates, and is certain, that the proceeds of said stock and bonds will not be sufficient for the construction and equipment of said street railway; that at a meeting of the stockholders of said street railway, called for that purpose and held at Exeter, New Hampshire, on February 18, 1902, and at which meeting the entire capital stock of the corporation was represented, it was voted, all the stockholders of the corporation voting therefor, that the capital stock of the corporation be increased, subject to the approval and authorization of the board of railroad commissioners of New Hampshire, by the sum of one hundred thousand dollars, that is to say, by one thousand shares beyond the amount fixed and limited by the charter of the corporation; that it is necessary that the corporation issue said increased stock to said amount, and also its bonds to the amount of one hundred thousand dollars over and above the amount fixed and limited by its charter, for the necessary and lawful purpose of constructing and equipping its street railway, and that at the meeting aforesaid, called for the purpose of voting on the question of increasing the capital stock and bonds of the corporation, all the stockholders voted that the corporation issue, subject to the approval and authorization of the board of railroad commissioners, one hundred thousand dollars of its bonds over and above the amount of bonds fixed and limited by its charter.

Wherefore, your petitioners pray that you approve of and authorize the increase of capital stock and bonds and the issue thereof for the necessary and lawful purpose aforesaid.

WALLACE D. LOVELL,

A. A. COLLINS,

WALTER A. ALLEN,

RUFUS N. ELWELL,

ALBERT E. McREEL,

, WARREN BROWN,

Directors of the Manchester & Haverhill Street Railway Company.

By SAMUEL W. EMERY,

Their Attorney.

To the Board of Railroad Commissioners of New Hampshire:

Respectfully represent the directors of the Manchester & Haverhill Street Railway Company, a street railway corporation duly organized under an act of the legislature of New Hampshire, approved March 14, 1901, and entitled "An act to incorporate the Manchester & Haverhill Street Railway Company," that it is duly authorized by its charter to issue two hundred fifty thousand dollars of capital stock and two hundred fifty thousand dollars

of bonds, and that it is about to build and equip said street railway, which will be twenty-two miles long, and that the proceeds of the entire amount of stock and bonds authorized by the charter will not be sufficient for constructing and equipping said street railway; that said corporation has duly voted to issue said stock and bonds, subject to your authorization thereof.

Wherefore, the petitioner prays that it be determined and voted by you that it is reasonably requisite that said corporation issue two hundred fifty thousand dollars of capital stock and two hundred fifty thousand dollars of bonds for the purposes and uses aforesaid, and that such issue be authorized by you.

DIRECTORS OF THE MANCHESTER & HAVERHILL STREET
RAILWAY COMPANY,

By SAMUEL W. EMERY,
Their Attorney.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1902.

The two petitions of the directors of the Manchester & Haverhill Street Railway Company, the one petition asking for the approval of this board to the issue of two hundred and fifty thousand dollars of the capital stock and two hundred and fifty thousand dollars of the bonds of said railway authorized by its charter, and the other petition seeking for one hundred thousand dollars in stock and one hundred thousand dollars in bonds beyond the amount fixed by its charter, were heard together by this board at the office of Henry M. Putney, in Manchester, N. H., on the eighth day of April, 1902, at 11 o'clock, forenoon, upon due notice of said hearing to all persons interested, as appears by certificate of notice upon said petition. At said hearing the petitioners appeared by counsel, Samuel W. Emery, Esquire, and by a director, Wallace D. Lovell, and it was in evidence that said railway company was a duly existing corporation authorized to issue stock and bonds to the amount of two hundred and fifty thousand dollars each; and that on the eighth day of February, 1902, at a meeting of the stockholders of said company legally held at Exeter, N. H., it was voted by a majority vote of its stockholders to authorize its directors to issue said two hundred and fifty thousand dollars of stock and two hundred and fifty thousand dollars in bonds; and that at said meeting said stockholders voted to increase its capital stock to the extent of one hundred thousand dollars and to issue bonds to the extent of one hundred thousand dollars beyond the amount fixed and limited in its said

charter, for the purpose of constructing and equipping its railway as set forth in its said petition. It appearing that said railway company is proceeding to construct and equip the railway authorized by its charter and that the cost thereof will exceed the sum of six hundred and fifty thousand dollars according to the estimate of Gilbert Hodges, civil engineer, and other testimony received by the board, it is deemed and voted by this board that the issue of stock and bonds hereinafter designated and approved is reasonably requisite to pay for the same. Therefore, this board approves the issue of two hundred and fifty thousand dollars of stock and two hundred and fifty thousand dollars in bonds by the Manchester & Haverhill Street Railway Company authorized by the charter of said company, subject to the provisions of law under which the same are issued, and one hundred thousand dollars of stock and sixty thousand dollars of bonds in addition to said amount authorized by its charter, subject to the law applicable to such issue, upon the condition that the proceeds of all such stock and bonds shall be applied to the payment of the cost of the construction and equipment of the electric road of said company, to be apportioned according to the specified details of such cost contained in the written estimate of said Gilbert Hodges, which said estimate is made a part of this finding and order. And it is hereby ordered that said company shall open and keep accounts under headings of each of said specified details which shall at all times show clearly and exactly what amounts have been expended and for what purpose.

It is further ordered that the one hundred thousand dollars of said stock which is in excess of the amount authorized by its charter shall be first offered proportionately to the stockholders of said corporation, in the manner provided by the act of legislature of 1901, at the market value thereof, which value the board hereby determines to be one hundred dollars a share. And all shares unsubscribed for at the expiration of the statutory notice shall be sold at auction for a sum not less than par, either in the city of Boston or the town of Exeter, as the directors may elect, notice of such sale by publication as specified in said act having first been given in the following named newspapers: if sold in said Boston, publication shall be made in the "Boston Daily Advertiser," "The Boston Herald," published in Boston, and "The Daily Mirror and American," published in said Manchester; if in said Exeter, publication shall be made in the "Exeter News Letter," published in said Exeter, said "Mirror and American," and said "Boston Herald."

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners.

HUDSON, PELHAM & SALEM ELECTRIC RAILWAY STOCK
AND BONDS.

To the Board of Railroad Commissioners of the State of New Hampshire:

Respectfully represent the directors of the Hudson, Pelham & Salem Electric Railway Company, that said street railway company is authorized by its charter to issue three hundred thousand dollars of capital stock and three hundred thousand dollars of bonds for the purpose of providing moneys necessary to be used in the construction and equipment of the street railway, which it is authorized by its charter to construct and operate; that it appears by the engineer's estimates, and is certain, that the proceeds of said stock and bonds will not be sufficient for the construction and equipment of said street railway; that at a meeting of the stockholders of said street railway, called for that purpose and held at Exeter, New Hampshire, on February 17, 1902, and at which meeting the entire capital stock of this corporation was represented, it was voted, all the stockholders of the corporation voting therefor, that the capital stock of the corporation be increased, subject to the approval and authorization of the board of railroad commissioners of New Hampshire, by the sum of seventy-five thousand dollars, that is to say, seven hundred fifty shares, beyond the amount fixed and limited by the charter of the corporation; that it is necessary that the corporation issue said increased stock to said amount, and also its bonds to the amount of seventy-five thousand dollars over and above the amount fixed and limited by its charter, for the necessary and lawful purpose of constructing and equipping its street railway, and that at the meeting aforesaid, called for the purpose of voting on the question of increasing the capital stock and bonds of the corporation, all the stockholders voted that the corporation issue, subject to the approval and authorization of the board of railroad commissioners, seventy-five thousand dollars of its bonds over and above the amount of bonds fixed and limited by its charter.

Wherefore, your petitioners pray that you approve of and authorize said increase of capital stock and bonds and the issue thereof for the necessary and lawful purpose aforesaid.

H. A. NOYCE,
HOWARD ABEL,
FRANK M. WOODBURY,
GEORGE C. JACKMAN,
H. A. TENNEY,
CHARLES H. TENNEY,
SAMUEL W. EMERY,

Directors of the Hudson, Pelham & Salem Electric Railway Company.

By SAMUEL W. EMERY,
Their Attorney.

To the Board of Railroad Commissioners of New Hampshire:

Respectfully represent the directors of the Hudson, Pelham & Salem Electric Railway Company, a street railway corporation duly organized under an act of the legislature of New Hampshire, approved March 7, 1899, and entitled "An act to incorporate the Hudson, Pelham & Salem Electric Railway Company," which said act was re-enacted and extended by an act of the legislature of New Hampshire, approved February 5, 1901, that it is duly authorized by its charter to issue three hundred thousand dollars of capital stock, and three hundred thousand dollars of bonds, and that it is about to build and equip a street railway nearly twenty-two miles long, and that the proceeds of the entire amount of stock and bonds authorized by the charter will not be more than sufficient to supply the funds needed for constructing and equipping said street railway.

Wherefore, the petitioner prays that it be determined and voted by you, that it is reasonably requisite that said corporation issue three hundred thousand dollars of capital stock and three hundred thousand dollars of bonds for the purposes and uses aforesaid, and that such issue be authorized by you as herein prayed for.

DIRECTORS OF THE HUDSON, PELHAM & SALEM ELECTRIC
RAILWAY COMPANY.

By SAMUEL W. EMERY,
Their Attorney.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1902.

The two petitions of the directors of the Hudson, Pelham & Salem Electric Railway Company, the one petition asking for the approval of this board to the issue of three hundred thousand dollars of the capital stock and three hundred thousand dollars of the bonds of said railway authorized by its charter, and the other petition seeking for seventy-five thousand dollars in stock and seventy-five thousand dollars in bonds beyond the amount fixed by its charter, were heard together by this board at the office of Henry M. Putney, in Manchester, N. H., on the eighth day of April, 1902, at eleven o'clock, forenoon, upon due notice of said hearing to all persons interested as appears by certificate of notice upon said petition. At said hearing the petitioners appeared by their counsel and one of said directors, Samuel W. Emery, Esq., and by their president, Wallace D. Lovell, and it

was in evidence that said railway company was a duly existing corporation authorized to issue stock and bonds to the amount of three hundred thousand dollars each, and that on the seventeenth day of February, 1902, at a meeting of the stockholders of said company legally held at Exeter, N. H., it was voted by a majority vote of its stockholders to authorize its directors to issue said three hundred thousand dollars of stock and three hundred thousand dollars in bonds; and that at said meeting said stockholders voted to increase its capital stock to the extent of seventy-five thousand dollars and to issue bonds to the extent of seventy-five thousand dollars beyond the amount fixed and limited in its said charter, for the purpose of constructing and equipping its railway as set forth in its said petition. It appearing that said railway company is proceeding to construct and equip the railway authorized by its charter and that the cost thereof will exceed the sum of seven hundred thousand dollars according to the estimates of Gilbert Hodges, civil engineer, and other testimony received by the board, it is therefore deemed and voted by this board that the issue of stock and bonds hereinafter designated and approved is reasonably requisite to pay for the same. Therefore, this board approves the issue of three hundred thousand dollars of stock and three hundred thousand dollars in bonds by the Hudson, Pelham & Salem Electric Railway Company authorized by the charter and amendments thereto of said company, subject to the provisions of law under which the same are issued, and seventy-five thousand dollars of stock and sixty-five thousand dollars of bonds in addition to said amount authorized by its charter, subject to the law applicable to such issue, upon the condition that the proceeds of all such stock and bonds shall be applied to the payment of the cost of the construction and equipment of the electric road of said company, to be apportioned according to the specified details of such cost contained in the written estimate of said Gilbert Hodges, which said estimate is made a part of this finding and order. And it is hereby ordered that said company shall open and keep accounts under headings of each of said specified details which shall at all times show clearly and exactly what amounts have been expended and for what purpose.

It is further ordered that the seventy-five thousand dollars of said stock which is in excess of the amount authorized by its charter shall be first offered proportionately to the stockholders of said corporation, in the manner provided by the act of legislature of 1901, at the market value thereof, which value the board hereby determines to be one hundred dollars a share. And all

shares unsubscribed for at the expiration of the statutory notice shall be sold at auction for a sum not less than par, either in the city of Boston or the town of Exeter, as the directors may elect, notice of such sale by publication, as specified in said act, having first been given in the following named newspapers: if sold in said Boston, publication shall be made in the "Boston Daily Advertiser," "The Boston Herald," published in Boston, and "The Daily Mirror and American," published in said Manchester; if in said Exeter, publication shall be made in the "Exeter News Letter," published in said Exeter, said "Mirror and American," and said "Boston Herald."

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

HAVERHILL, PLAISTOW, & NEWTON STOCK.

To the Board of Railroad Commissioners of the State of New Hampshire:

The directors of the Haverhill, Plaistow & Newton Street Railway Company respectfully represent that said corporation has been organized under an act of the legislature of this state, approved March 7, 1901, and entitled "An act to incorporate the Haverhill, Plaistow & Newton Street Railway Company"; that by said act the capital stock of said corporation is fixed and limited at one hundred thousand dollars, and it is thereby provided that its bonded and other indebtedness shall not exceed the capital stock paid in; that you have already authorized and have approved of an issue of the original capital stock authorized by its charter amounting to one hundred thousand dollars, and have also approved of an increase of fifty thousand dollars of its capital stock above the amount fixed and limited by its charter, for the purpose of constructing and equipping the railroad authorized by its charter, and have authorized the issue of said increase, and that you have already authorized and approved the issue of one hundred thousand dollars of its bonds, such being the amount authorized by its charter, and that you have approved of an increase of its bonded debt by approving the issue of forty-five thousand dollars of its bonds in excess of the amount authorized by its charter; that the amounts of stock and bonds already authorized will not be sufficient by the amount of ten thousand dollars for the constructing and equipping of the railroad of the petitioner; that at a meeting of the stockholders of

said corporation duly called to consider the question of increasing the issue of stock of said corporation beyond the amount authorized and limited and fixed by the charter of said corporation, and beyond the amount already authorized by you to be issued, which meeting was held at Exeter, New Hampshire, on August 12, A. D. 1901, it was duly voted that, subject to the approval upon petition of the board of railroad commissioners of such increase, the capital stock of the corporation be increased beyond the amount authorized by the charter and already authorized by them by the further sum of ten thousand dollars.

Wherefore the petitioners pray, agreeably to the provisions of chapter 19, Laws of 1897, that for the purposes of constructing and equipping said street railway, you approve of the increase by said corporation of its capital stock to the extent of ten thousand dollars beyond the amount already authorized to be issued, and that you authorize the issue of such ten thousand dollars capital stock, the proceeds to be used for the purposes aforesaid.

WALLACE D. LOVELL,
WARREN BROWN,
ALBERT E. McREEL,
IRVING M. HEATH,

Directors of Haverhill, Plaistow & Newton Street Railway Company.

SAMUEL W. EMERY, Esq.,

Attorney for Petitioners.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1902.

The petition of the directors of the Haverhill, Plaistow & Newton Street Railway Company praying for an increase of capital stock in the amount of ten thousand dollars was heard at the office of Henry M. Putney in Manchester, N. H., on the eighth day of April, 1902, at 11 o'clock, forenoon, after due notice to all persons interested as appears by the return of service upon said petition. At said hearing the petitioners were present by their counsel, Samuel W. Emery, Esquire, and by Wallace D. Lovell, one of said petitioners, and it was in evidence that said Haverhill, Plaistow & Newton Street Railway Company was legally organized under a charter from the legislature of this state approved March 7, 1901, and had duly issued one hundred thousand dollars of stock and one hundred thousand dollars in bonds as provided in said charter and had also legally issued an increase

of capital stock to the amount of fifty thousand dollars over and beyond the amount provided in said charter and had also legally issued forty-five thousand dollars in bonds beyond the amount allowed by said charter, and that all of said amounts were insufficient for the construction and equipment of the railway of said company, and therefore said company asks for the right to issue ten thousand dollars in stock in addition to all the amounts previously issued, to be used in completing the construction and equipment of its railway described in said charter; and that at a legal meeting of the stockholders of said company holden at Exeter August 12, 1901, said increase of ten thousand dollars of stock was voted by them. It appearing that in constructing and equipping said railway more than three hundred thousand dollars will be required according to the estimate of Gilbert Hodges, civil engineer, it is deemed and voted by this board that the ten thousand dollars increase of capital stock asked for in said petition is reasonably requisite to pay for the same; and this board, therefore, approves of the issue of said ten thousand dollars of capital stock, subject to the provisions of law pertaining thereto, in addition to the amounts heretofore issued by said Haverhill, Plaistow & Newton Street Railway Company, upon condition that the proceeds of the sale of said stock shall be applied to the payment of the cost of the construction and equipment of the railroad of said company according to the estimate of said Gilbert Hodges which is made a part of this approval and finding. And it is ordered that said company shall open and keep accounts under appropriate headings which shall at all times show clearly and exactly what amounts have been expended and for what purpose.

And it is further ordered that the ten thousand dollars of said stock which is in excess of the amount authorized by its charter and by said former increase, shall be first offered proportionately to the stockholders of said corporation in the manner provided by the act of legislature of 1901, at the market value thereof, which value the board hereby determines to be one hundred dollars a share. And all shares unsubscribed for at the expiration of the statutory notice shall be sold at auction for a sum not less than par, either in the city of Boston or the town of Exeter, as the directors may elect, notice of such sale by publication, as specified in said act, having first been given in the following named newspapers: if sold in said Boston, publication shall be made in the "Boston Daily Advertiser," "The Boston Herald," published in Boston, and "The Daily Mirror and American," published in said Manchester; if in said Exeter, publication shall be

made in the "Exeter News Letter," published in said Exeter, said "Mirror and American," and said "Boston Herald."

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

SEABROOK & HAMPTON BEACH STREET RAILWAY STOCK.

To the Board of Railroad Commissioners of the State of New Hampshire:

The directors of the Seabrook & Hampton Beach Street Railway Company respectfully represent that said corporation has been organized under an act of the legislature of this state, approved March 20, 1901, and entitled "An act to incorporate the Seabrook & Hampton Beach Street Railway Company"; that by said act the capital stock of said corporation is fixed and limited at fifty thousand dollars, and it is thereby provided that its bonded and other indebtedness shall not exceed the capital stock paid in; that you have already authorized and have approved of an issue of the original capital stock authorized by its charter amounting to fifty thousand dollars for the purpose of constructing and equipping the railroad authorized by its charter, and that you have already authorized and approved the issue of forty-five thousand dollars of its bonds, such being part of the amount authorized by its charter; that the amounts of stock and bonds already authorized will not be sufficient by the amount of five thousand dollars for the constructing and equipping of the railroad of the petitioner; that at a meeting of the stockholders of said corporation, duly called to consider the question of increasing the issue of stock of said corporation beyond the amount authorized and limited and fixed by the charter of said corporation, which meeting was held at Exeter, New Hampshire, on August 12, A. D. 1901, it was duly voted that, subject to the approval upon petition of the board of railroad commissioners of such increase, the capital stock of the corporation be increased beyond the amount authorized by the charter by the further sum of five thousand dollars.

Wherefore, the petitioners pray, agreeably to the provisions of chapter 19, Laws of 1897, that for the purposes of constructing and equipping said street railway, you approve of the increase by said corporation of its capital stock to the extent of five thousand dollars beyond the amount already authorized to be

issued and limited and fixed by its charter, and that you authorize the issue of such five thousand dollars capital stock, the proceeds to be used for the purposes aforesaid.

WALLACE D. LOVELL,

. ALBERT E. McREEL,

WARREN BROWN,

Directors of the Seabrook & Hampton Beach Street Railway Company.

SAMUEL W. EMERY, Esq.,

Attorney for Petitioners.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1902.

The petition of the directors of the Seabrook & Hampton Beach Street Railway Company praying for an increase of capital stock to the amount of five thousand dollars was heard at the office of Henry M. Putney in Manchester, N. H., April 8, 1902. at 11 o'clock, forenoon, upon notice to all persons interested as appears by the certificates of notice upon said petition. The petitioners appeared by counsel, Samuel W. Emery, Esquire, and by director, Wallace D. Lovell, and it was in evidence that said Seabrook & Hampton Beach Street Railway Company was duly organized under a charter from the legislature of this state, approved March 20, 1901, and, as permitted by said charter, had issued fifty thousand dollars in stock and forty-five thousand dollars in bonds for constructing and equipping the railroad named in said charter, and that because said amounts were found insufficient for completing the building and equipping of said railroad the stockholders of said company had at a legal meeting holden at Exeter, N. H., August 12, 1901, voted that the capital stock of said company be increased beyond the amount authorized by its charter in the further sum of five thousand dollars. It appearing that in constructing and equipping said railroad according to the estimate of Gilbert Hodges, civil engineer, the total expense thereof will not be less than one hundred thousand dollars, it is deemed and voted by this board that the issue of said five thousand dollars of increase of capital stock is reasonably requisite to pay for the same, and therefore, subject to the provisions of law in such case, this board approves of the issue of said five thousand dollars of capital stock in excess of the amount provided in the charter by said Seabrook & Hampton Beach Street Railway Company upon condition that the proceeds of the sale of said stock shall be applied to the payment of the cost of the construction

and equipment of the railroad of said company according to the estimate of said Gilbert Hodges, which is made part of this finding. And it is ordered that said company shall open and keep accounts under appropriate headings which shall at all times clearly and exactly show what amounts have been expended and for what purpose.

And it is further ordered that said five thousand dollars increase of capital stock shall be first offered proportionately to the stockholders of said corporation in the manner provided by the act of legislature of 1901, at the market value thereof, which value the board hereby determines to be one hundred dollars a share. And all shares unsubscribed for at the expiration of the statutory notice shall be sold at auction for a sum not less than par, either in the city of Boston or the town of Exeter, as the directors may elect, notice of such sale by publication, as specified in said act, having first been given in the following named newspapers: if sold in said Boston, publication shall be made in the "Boston Daily Advertiser," "The Boston Herald," published in Boston, and "The Daily Mirror and American," published in said Manchester; if in said Exeter, publication shall be made in the "Exeter News Letter," published in said Exeter, said "Mirror and American," and said "Boston Herald."

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

PORTSMOUTH & EXETER STREET RAILWAY COMPANY STOCK.

To the Board of Railroad Commissioners of the State of New Hampshire:

The directors of the Portsmouth & Exeter Street Railway Company respectfully represent that said corporation has been organized under an act of the legislature of this state, approved March 7, 1901, and entitled "An act to incorporate the Portsmouth & Exeter Street Railway Company"; that by said act the capital stock of said corporation is fixed and limited at one hundred thousand dollars, and it is thereby provided that its bonded and other indebtedness shall not exceed the capital stock paid in; that you have already authorized and have approved of an issue of the original capital stock authorized by its charter amounting to one hundred thousand dollars, and have also approved of an increase of fifty thousand dollars of its capital stock above the

amount fixed and limited by its charter, for the purpose of constructing and equipping the railroad authorized by its charter, and have authorized the issue of said increase, and that you have already authorized and approved of the issue of one hundred thousand dollars of its bonds, such being the amount authorized by its charter, and that you have approved of an increase of its bonded debt by approving the issue of forty-five thousand dollars of its bonds in excess of the amount authorized by its charter: that the amounts of stock and bonds already authorized will not be sufficient by the sum of fifteen thousand dollars for the constructing and equipping of the railroad of the petitioners: that at a meeting of the stockholders of said corporation, duly called to consider the question of increasing the issue of stock of said corporation beyond the amount authorized and limited and fixed by the charter of said corporation, and beyond the amount already authorized by you to be issued, which meeting was held at Exeter, New Hampshire, on August 12, A. D. 1901, it was duly voted that, subject to the approval upon petition by the board of railroad commissioners of such an increase, the capital stock of the corporation be increased beyond the amount authorized by the charter and already authorized by them, by the further sum of fifteen thousand dollars.

Wherefore, the petitioners pray, agreeably to the provisions of chapter 19, Laws of 1897, that for the purpose of constructing and equipping said street railway, you approve of the increase by said corporation of its capital stock to the extent of fifteen thousand dollars beyond the amount already authorized to be issued, and that you authorize the issue of such fifteen thousand dollars capital stock, the proceeds to be used for the purposes aforesaid.

WALLACE D. LOVELL,
EBEN FOLSOM,
WILLIAM BURLINGAME,
WARREN BROWN,
JOHN TEMPLETON,
HERBERT B. DOW.

Directors of the Portsmouth & Exeter Street Railway Company.

SAMUEL W. EMERY, Esq.,
Attorney for Petitioners.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, April 28, 1902.

The petition of the directors of the Portsmouth & Exeter Street Railway Company praying for an increase of capital stock to the amount of fifteen thousand dollars was heard at the office of Henry M. Putney in Manchester, N. H., on the eighth day of April, 1902, at 11 o'clock, forenoon, after due notice to all persons interested as appears by the return of service upon said petition. At said hearing the petitioners were present by their counsel, Samuel W. Emery, Esquire, and by Wallace D. Lovell, one of said petitioners, and it was in evidence that said Portsmouth & Exeter Street Railway Company was legally organized under a charter from the legislature of this state, approved March 7, 1901, and had duly issued one hundred thousand dollars of stock and one hundred thousand dollars in bonds as provided in said charter, and had also legally issued an increase of capital stock to the amount of fifty thousand dollars over and beyond the amount provided in said charter, and had also legally issued forty-five thousand dollars in bonds beyond the amount allowed by said charter, and that all of said amounts being insufficient for the purpose, said company asks for the right to issue fifteen thousand dollars in stock in addition to all the amounts previously issued to be used in constructing and equipping its railway described in said charter, and that at a legal meeting of the stockholders of said company holden at Exeter August 12, 1901, said increase of fifteen thousand dollars of stock was voted by them. It appearing that in constructing and equipping said railway more than three hundred thousand dollars will be required according to the estimate of Gilbert Hodges, civil engineer, it is deemed and voted by this board that the fifteen thousand dollars increase of capital stock asked for in said petition is reasonably requisite to pay for the same, and this board, therefore, approves of the issue of said fifteen thousand dollars of capital stock, subject to the law applicable thereto, in addition to the amounts heretofore issued by said Portsmouth & Exeter Street Railway Company, upon condition that the proceeds of the sale of said stock shall be applied to the payment of the cost of the construction and equipment of the railroad of said company according to the estimate of said Gilbert Hodges, which is made a part of this approval and finding. And it is ordered that said company shall open and keep accounts under

appropriate headings which shall at all times show clearly and exactly what amounts have been expended and for what purpose.

And it is further ordered that the fifteen thousand dollars of said stock, which is in excess of the amount authorized by its charter and by said former increase, shall be first offered proportionately to the stockholders of said corporation in the manner provided by the act of legislature of 1901 at the market value thereof, which value the board hereby determines to be one hundred dollars a share. And all shares unsubscribed for at the expiration of the statutory notice shall be sold at auction for a sum not less than par, either in the city of Boston or the town of Exeter, as the directors may elect, notice of such sale by publication, as specified in said act, having first been given in the following named newspapers: if sold in said Boston, publication shall be made in the "Boston Daily Advertiser," "The Boston Herald," published in Boston, and "The Daily Mirror and American," published in said Manchester; if in said Exeter, publication shall be made in the "Exeter News Letter," published in said Exeter, said "Mirror and American," and said "Boston Herald."

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

OVERHEAD BRIDGE AT LEBANON.

To the Board of Railroad Commissioners of the State of New Hampshire:

For the information of the board, it is hereby suggested that overhead bridge No. 107, in the town of Lebanon, on the line of the Concord Division of the Boston & Maine Railroad, is of insufficient height from top to rail to warrant safe passage of certain passenger equipment, and the Boston & Maine Railroad will not object to an order, under section 1 of chapter 39 of the Laws of 1893, requiring the proprietors to raise said overhead bridge, in accordance with the provisions of said statute.

A notice of any hearing appointed at the convenience of the commissioners for the inspection of said bridge will be accepted by this corporation.

BOSTON & MAINE RAILROAD,
By its attorney,
JOHN M. MITCHELL.

CONCORD, N. H., April 25, 1902.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, N. H., September, 1902.

The board having had information that overhead bridge No. 107, in the town of Lebanon, on the line of the Concord Division of the Boston & Maine Railroad, is of insufficient height from top to rail to warrant reasonably safe passage of certain passenger equipment, appointed a hearing at said bridge on June 19, 1902, notifying said Boston & Maine Railroad and the selectmen of the town of Lebanon of the time and place of such hearing, and having made an examination of said bridge and having heard all parties desiring to be heard with reference to the necessity of raising said bridge sufficiently to warrant reasonably safe passage of passenger equipment used upon said railroad at that point, and having considered all evidence submitted and suggestions made as to the best way to secure the result desired, it is hereby ordered and the Boston & Maine Railroad is required to raise said bridge not less than three inches nor more than six inches above its present level, and make such changes in the grade of the highway, or the approaches leading to and across said bridge, as may be necessary to suitably accommodate the public travel thereon.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

CONCORD STREET RAILWAY PARK RULES.

To the Board of Railroad Commissioners of the State of New Hampshire:

The Concord Street Railway, a corporation duly existing by law and operating a railroad within the city of Concord, and maintaining as part of its system a park, known as the Contoocook River Park, located upon the Contoocook river, in said city, and that for the conduct and government of said park suitable rules and regulations are essential.

Wherefore, your petitioner respectfully requests your approval, in writing, of such rules and regulations for the conduct and management of said park, in form and substance as follows and in accordance with chapter 51 of the Laws of 1897, entitled, "An act regulating the maintenance of parks or pleasure grounds by railroads and street railways":

CONCORD STREET RAILWAY.

RULES AND REGULATIONS TO BE OBSERVED BY ALL VISITORS AT
CONTOOCCOOK RIVER PARK.

1. The building of fires within the grounds, cutting, plucking, or destroying of trees, plants, or shrubs, injury to buildings, marking or defacing trees, fences, posts, or seats, throwing missiles at birds or squirrels, discharging firearms, or unnecessarily carrying them about in the park are forbidden.

2. No disorderly or intoxicated person will be allowed on the grounds. Drinking, selling, or having in possession intoxicating liquors on the premises is forbidden.

3. Indulging in indecent, profane, or insulting language or conduct is forbidden.

4. No carriages (except baby carriages) will be allowed in the park. Persons entering the park on bicycles must have them checked at the bicycle shed. Riding about the grounds on bicycles is forbidden.

5. Picnic parties to whom is assigned a portion of the grounds must not be annoyed by other visitors.

6. No peddling, games of chance, or begging will be allowed.

Any person violating any of the foregoing rules will be prosecuted in accordance with the provisions of an act passed at the January session, 1897, New Hampshire legislature, entitled "An act regulating the maintenance of parks or pleasure grounds by railroads and street railways."

CONCORD STREET RAILWAY,

By its attorney,
JOHN M. MITCHELL.

June 2, 1902.

CONCORD STREET RAILWAY.

RULES AND REGULATIONS TO BE OBSERVED BY ALL VISITORS AT
CONTOOCCOOK RIVER PARK.

1. The building of fires within the grounds, cutting, plucking, or destroying of trees, plants, or shrubs, injury to buildings, marking or defacing trees, fences, posts, or seats, throwing missiles at birds or squirrels, discharging firearms, or unnecessarily carrying them about in the park are forbidden.

2. No disorderly or intoxicated person will be allowed on the grounds. Drinking, selling, or having in possession intoxicating liquors on the premises is forbidden.

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5. Picnic parties to whom is assigned a portion of the grounds must not be annoyed by other visitors.

6. No peddling, games of chance, or begging will be allowed.

Any person violating any of the foregoing rules will be prosecuted in accordance with the provisions of an act passed at the January session, 1897, New Hampshire legislature, entitled "An act regulating the maintenance of parks or pleasure grounds by railroads and street railways."

H. A. ALBIN,

Superintendent Concord Street Railway.

The foregoing rules and regulations are hereby approved.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners for the State of New Hampshire.

June 4, 1902.

OVERHEAD CROSSING IN PORTSMOUTH.

To the Board of Railroad Commissioners of the State of New Hampshire:

The Portsmouth & Exeter Street Railway Company respectfully represent that it is a street railway company organized under an act of the legislature of New Hampshire, approved March 7, 1901, and entitled "An act to incorporate the Portsmouth & Exeter Street Railway Company"; that by said act it is duly authorized to construct, maintain, and operate a line of street railroad in the towns of Exeter, Stratham, Greenland, and Portsmouth, in the county of Rockingham in said state; that its tracks have been duly located in and will be laid in the main road leading from Exeter to Portsmouth, through the city of Portsmouth aforesaid. and must, therefore, be laid near the residence of Charles Wiggin in said Portsmouth across the track of the Concord & Portsmouth Railroad, a steam railroad operated by and leased to a steam railroad called the Boston & Maine Railroad, and that said crossing is proposed to be made by an overhead public highway bridge. and that your petitioner desires to lay its track across the said steam railroad track at said place and said overhead public highway bridge.

Wherefore, your petitioner prays that you consent, in writing, that the petitioner lay its track across the track of said steam railroad in said Portsmouth on said overhead bridge, and that you make all such orders in the premises as are authorized by law.

PORTSMOUTH & EXETER STREET RAILWAY COMPANY,
By SAMUEL W. EMERY,
Its Attorney.

OVERHEAD CROSSING IN PORTSMOUTH.

To the Board of Railroad Commissioners of the State of New Hampshire:

The Portsmouth & Exeter Street Railway Company respectfully represent that it is a street railway company organized under an act of the legislature of New Hampshire, approved March 7, 1901, and entitled "An act to incorporate the Portsmouth & Exeter Street Railway Company": that by said act it is duly authorized to construct, maintain, and operate a line of street railroad in the towns of Exeter, Stratham, Greenland, and Portsmouth, in the county of Rockingham, in said state; that its tracks have been duly located and will be laid in the main road leading from Exeter to Portsmouth through the city of Portsmouth aforesaid, and must, therefore, be laid near the Hayes farm in said Portsmouth, across the track of the Eastern Division of the Boston & Maine Railroad, which railroad is a steam railroad, and that said crossing is proposed to be made by an overhead bridge within the highway's width and connected to the public highway bridge now there, and that your petitioner desires to lay its tracks across the said steam railroad track in said highway at said place on a bridge to be attached within the highway's breadth to said overhead public highway bridge.

Wherefore, the petitioner prays that you consent, in writing, that the petitioner lay its track across the track of said steam railroad in said highway in said Portsmouth on said overhead bridge, and that you make all such orders in the premises as are authorized by law.

THE PORTSMOUTH & EXETER STREET RAILWAY COMPANY,
By SAMUEL W. EMERY,
Its Attorney.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 14, 1902.

The Portsmouth & Exeter Street Railway Company having petitioned the board of railroad commissioners to authorize it to lay its tracks over the Concord & Portsmouth Railroad upon the overhead bridge on which the main highway to Exeter crosses said tracks near the residence of Charles Wiggin in Portsmouth; and having also petitioned said board to authorize it to lay its tracks over the Eastern Division of the Boston & Maine Railroad on a bridge to be attached within the limits of said highway to the abutments of the overhead highway bridge near the Hayes farm in said Portsmouth, due notice of both petitions having been given, a hearing was had at Portsmouth June 2, 1902, at which hearing both of said railroads were represented by counsel, and the city of Portsmouth by its mayor, all of whom assented to said proposed crossings, provided the bridges be made safe.

It is therefore voted and ordered that said Portsmouth & Exeter Street Railway Company be authorized:

1. To lay its tracks over the Concord & Portsmouth Railroad upon the said overhead highway bridge near the residence of Charles Wiggin in Portsmouth.

2. To lay its track over the Eastern Division of the Boston & Maine Railroad on a bridge attached to the abutments of the said overhead highway bridge near the Hayes farm in said Portsmouth, both upon the following conditions:

That said bridge over the Concord & Portsmouth Railroad be strengthened by said Portsmouth & Exeter Street Railway Company in a manner satisfactory to the mayor and aldermen of the city of Portsmouth and the superintendent of the Southern Division of the Boston & Maine Railroad, and kept in proper condition to carry the street railway traffic. And that said bridge over the Eastern Division of the Boston & Maine Railroad be constructed by said Portsmouth & Exeter Street Railway Company according to the specifications agreed upon by the engineers of both said railroads and filed with this board, and kept in proper condition to carry the street railway traffic.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

CHANGE OF LOCATION IN PORTSMOUTH & EXETER
STREET RAILWAY.

*To the Honorable Board of Railroad Commissioners of the State of
New Hampshire:*

The undersigned, being abutters in the town of Stratham upon the main road leading from Exeter to Portsmouth, and being parties interested in the location of the tracks of the Portsmouth & Exeter Street Railway Company in said town of Stratham, respectfully represent that they are aggrieved by the order of the board of selectmen of said town made May 27, 1902, changing the location of said tracks from the east to the west side of said highway in said town between the points following, viz., from a stake set in the ground near the house of J. C. A. Wingate, at the foot of Meeting House hill in said Stratham, to a stake set in the ground at a point near Ayer's brook in said town of Stratham, for the following reasons:

1. That it closes up the public watering place known as Lane's watering trough.
2. That it causes the tracks to cross the road four times at the foot of steep hills, to the great danger of public travel.
3. That said tracks cross said main highway an unnecessary number of times.
4. That said tracks run close to the entrance to the town hall in said town and the approach to said hall from the Portsmouth end is obscured by trees and buildings, rendering it dangerous to the public in leaving said public place.
5. That said tracks should be on the east side because the accumulation of snow on the west side is much greater than on the east side.
6. That said change of location was not for the public good.
7. That said order was made upon insufficient evidence and no reason exists why such change should have been made.

Wherefore, your petitioners appeal to your honorable board and pray that they may be entitled to a speedy hearing upon said appeal, that due notice may be given the selectmen of said town and other parties interested, and that said change of location may be set aside.

HARRY V. SMITH, and thirteen others.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 20, 1902.

Due notice having been given, a hearing was had at the town house in Stratham Tuesday, June 17, 1902, in the matter of the appeal of Harry V. Smith and thirteen others from the location by the selectmen of said town of the Portsmouth & Exeter Street Railway, at which hearing the appellants appeared in person, the railway was represented by its attorney, the selectmen and some abutters by counsel, and a large number of citizens not parties of record were present, and all testimony and arguments offered were heard and considered.

In 1901 the selectmen of Stratham, upon the petition of the Portsmouth & Exeter Street Railway Company, located the road of the company upon the east side of the street in Stratham village. May 27, 1902, another board of selectmen chosen at the annual meeting in March, 1902, after a public hearing voted to change the location to the west side of the street for about three quarters of a mile, and June 2 this vote was recorded in the town records. June 5 the appellants filed their appeal asking that the location be changed to that originally fixed on the east side of the street, and an order of notice of a hearing was issued by this board June 6, and duly served upon the selectmen and officers of the railway corporation. The railway corporation paid no attention to this notice unless by hastening its construction upon the second or west side location, so that at the time of the hearing the road had been nearly completed there. The excuse pleaded for this assumption that the appeal would be of no effect is that the corporation had its men and material ready to proceed with the work of construction and could not afford to wait for a decision by the board as to the location, which fails entirely to justify the course taken, and the fact that a finding that the proper location was on the east side of the street would cause the railroad company great expense in changing its tracks, has not been and is not to be considered, although it is difficult to avoid prejudice against the corporation because of its procedure. In cases like this the burden of proof is upon the appellants. Presumably the action of the selectmen represents the wishes of the town, is right, and is to stand unless there be substantial evidence that it is wrong.

The evidence produced at the hearing discloses the fact that the citizens of the town are nearly equally divided and that there is not any material difference between the east and west side locations so far as the cost or operation of the road or incon-

venience of abutters or the accommodation of the traveling public is involved. The important question is as to the crossings of the highways. If the original location fixed by the selectmen of 1901 had been built upon the road continuing on the east side of the street would have crossed another highway at a junction with the main street, and its tracks to its car barn, which is located on the west side, would have crossed the main highway. As it has been built upon the location of 1902 it crosses at one end of the territory in controversy from the east to the west side of the main street and back again at the other end and between these two points an intersecting highway from Newmarket upon which another street road is proposed. The principal objection to the crossing upon the new and present location is that as laid out two of them are diagonals and at the foot of hills upon which motormen are liable to lose control of their cars. Our opinion, based upon extensive observation and investigation, is that when the road is in operation upon either location the danger from crossings in the highway will be found to be much less than is now apprehended by the citizens of Stratham, provided the crossings are properly constructed and the cars are handled with due care, which must be insisted upon. But one person has to our knowledge ever been seriously injured on such a crossing in this state and the damage resulting to people using the highways is almost invariably to vehicles the wheels and runners of which are caught in the tracks, and such damage is generally at the expense of the railroad. We believe further that the objection to the west side crossings can be largely obviated by making them as nearly rectangular as is practicable by paving them and by constructing suitable approaches to them, which it is entirely within the power of the selectmen to compel the railroad company to do.

A public watering trough which is much used is separated by the tracks that have been laid from the traveled part of the highway. This can be moved at small expense to the opposite side.

With these facts in view this case appears to be so evenly balanced that we do not feel warranted in vacating the order of the selectmen and relocating the road on the east side of the street, and the appeal is dismissed upon condition that the railway corporation construct the crossings to the satisfaction and approval of the selectmen and move the watering trough near the house of Mrs. Lane to the opposite side of the highway.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners.

GRADE CROSSING IN GREENLAND.

To the Board of Railroad Commissioners of the State of New Hampshire:

The Portsmouth & Exeter Street Railway Company respectfully represents that it is a street railway company organized under an act of the legislature of New Hampshire, approved March 7, 1901, and entitled "An act to incorporate the Portsmouth & Exeter Street Railway Company"; that by said act it is duly authorized to construct, maintain, and operate a line of street railroad in the town of Exeter, Stratham, Greenland, and Portsmouth, in the county of Rockingham in said state; that its tracks have been duly located in, and will be laid in the main road leading from Exeter to Portsmouth, through the town of Greenland aforesaid, and must, therefore, be laid by Greenland Village depot in said Greenland across the track of the Concord & Portsmouth Railroad, a steam railroad leased and operated by a steam railroad called the Boston & Maine Railroad, and that said crossing cannot be made practically, otherwise than at grade, and that your petitioner desires to lay its track across the said steam railroad track in said highway by Greenland Village depot, at grade.

Wherefore, the petitioner prays that you consent, in writing, that the petitioner lay its track across the track of said steam railroad in said highway in said Greenland, at grade, and that you make such orders, rules, and regulations for the protection of all persons from injury at said crossing as you may deem to be sufficient and necessary, and that you make all such other orders in the premises as are authorized by law.

PORTSMOUTH & EXETER STREET RAILWAY COMPANY,

By SAMUEL W. EMERY,

Its Attorney.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 21, 1902.

The Portsmouth & Exeter Street Railway Company having petitioned for the consent of the railroad commissioners, in writing, to the construction of a street railway crossing at grade over the tracks of the Boston & Maine Railroad on the highway at Greenland Village depot, after due notice a hearing was had at the office of Samuel W. Emery at Portsmouth June 3, 1902, at 10.30 o'clock A. M., at which hearing both of said railroads were represented by their attorneys, and the town of Greenland by its selectmen filed a written consent to the crossing. After hearing

the parties and inspecting the location the hearing was adjourned to the office of the chairman in Manchester on the 14th of June, at 11 o'clock A. M. From the evidence submitted and the examination of the location of the proposed crossing it appeared that it is impracticable to construct any but a grade crossing at that point. The consent prayed for is therefore granted upon the following conditions:

1. Said crossing shall be constructed and kept in repair by said Boston & Maine Railroad, in a manner satisfactory to the commissioners, at the expense of said Portsmouth & Exeter Street Railway Company.

2. Said Boston & Maine Railroad shall continue to protect said crossing by a flagman, one half of the expense of such protection being paid by said Portsmouth & Exeter Street Railway Company upon the presentation of proper quarterly bills for the same.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

CLAREMONT RAILWAY & LIGHTING COMPANY STOCKS AND BONDS.

To the Honorable Board of Railroad Commissioners of the State of New Hampshire:

Respectfully represents the Claremont Railway & Lighting Company, a corporation duly incorporated by act of the New Hampshire legislature, entitled "An act to unite the Claremont Street Railway Company and the Claremont Electric Light Company into one corporation, to be known as the Claremont Railway & Lighting Company":

That the said corporation has been duly organized at a meeting of its charter members regularly called for that purpose, by the choice of officers and adoption of by-laws as its charter and the statutes provide.

That at said meeting the directors of said corporation were authorized and empowered to acquire by contract all the property, assets, and franchises of the Claremont Street Railway Company, a corporation duly incorporated by act of the legislature aforesaid, approved February 14, 1899, and the Claremont Electric Light Company, a corporation duly incorporated by act of said legislature, approved August 17, 1887, and all in conformity with the provisions of the charter of said Claremont Railway & Lighting Company.

That said Claremont Street Railway Company, at a meeting regularly called for that purpose, authorized and empowered its directors to sell and convey to said Claremont Railway & Lighting Company all its property, assets, and franchises, subject to its liabilities, under the power and authority granted by the charter of said Claremont Railway & Lighting Company.

That the capital stock of said Claremont Electric Light Company is divided into four hundred shares of a par value of fifty dollars each, and that said Claremont Railway & Lighting Company has an option for the purchase of three hundred and ninety of said shares at fifty-two and one half dollars per share.

That said Claremont Railway & Lighting Company has contracted with the Standard Construction Company of Boston to build its road; has a contract with A. T. Bachelder of Keene for the purchase of a certain water power in said Claremont for three thousand dollars, and a contract with Montgomery Rollins & Company of Boston aforesaid to take the entire bond issue of said company, as the same may be from time to time authorized.

That the location of all parts of the railway granted by its charter to the Claremont Street Railway Company has been granted by the selectmen of said Claremont after notice and public hearing so far as the same occupy any portion of a public highway or street, and that twenty thousand dollars of the capital stock of said company has been subscribed.

That the charter of said Claremont Railway & Lighting Company provides for the issuing of its capital stock not to exceed one hundred thousand dollars, to be divided into shares of one hundred dollars each, and for the issuing of its registered coupon bonds for the purpose, among other things, to provide means for construction, equipment, and for the purchase of real and personal estate, as may be necessary for the convenient operation of its road, to such amount and upon such terms as may be approved by the board of railroad commissioners, subject to and in accordance with the provisions of section 17, chapter 27, Laws 1895, and to secure the payment of such bonds with interest thereon, said charter provides said corporation may mortgage its road and franchises and other property to include property to be hereafter acquired.

That it is necessary for the construction of said road under its charter and for the payment of large quantities of material already purchased by said construction company and for the property, assets, and franchises of said Claremont Street Railway Company, that said Claremont Railway & Lighting Company be authorized to issue capital stock of said company to the

amount of one hundred thousand dollars, or such part thereof as may appear to be reasonable and just.

That for the purchase of the stock of said Claremont Electric Light Company and for the property, assets, and franchises of said Claremont Street Railway Company, and the water power aforesaid, the sum of twenty-five thousand dollars is required, and for this purpose it is desirable and necessary that the said Claremont Railway & Lighting Company be authorized to issue its bonds for that sum.

Wherefore, your petitioner, the Claremont Railway & Lighting Company, prays for an order authorizing said company to issue its capital stock, not exceeding in amount the sum of one hundred thousand dollars, in shares of one hundred dollars each, or such part thereof as upon investigation may appear reasonable, and for a further order authorizing said company to issue its bonds to the amount of twenty-five thousand dollars for the purchase of the stock of said Claremont Electric Light Company, the property, assets, and franchises of said Claremont Street Railway Company as aforesaid, and the water power as aforesaid, with authority to mortgage its road and franchises to secure the payment of its bonds as its charter provides, and for such decrees and orders in the premises as may be just.

CLAREMONT RAILWAY & LIGHTING COMPANY,

By attorney,

F. H. BROWN.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 23, 1902.

In the matter of the petition of the Claremont Railway & Lighting Company, asking the approval of the board to an issue of capital stock to the amount of one hundred thousand dollars (\$100,000), and of mortgage bonds to the amount of twenty-five thousand dollars (\$25,000), for the construction and equipment of the street railway described in the charter of said company, due and sufficient notice having been given, a hearing was had upon the petition at the office of H. M. Putney, in Manchester, on June 21, 1902, at 11 o'clock A. M., and such testimony, estimates, and arguments as were presented were heard and considered. It appeared that said Claremont Railway & Lighting Company was formed agreeably to an act of the legislature of New Hampshire by a union of the Claremont Street Railway Company and the Claremont Electric Light Company, whose properties, franchises, and other rights it acquired by such union; that said Claremont

Railway & Lighting Company has been duly organized; that it is authorized by its charter to issue stock to the amount of one hundred thousand dollars (\$100,000) in shares of one hundred dollars (\$100) each, and to incur mortgage indebtedness subject to the laws of the state and the approval of the railroad commissioners for the purpose of constructing and equipping a railway and for the purchase of the properties of the two companies of which it was formed and needed water power and the payment of other necessary and proper expenses; that it has secured the location of a railway in Claremont and has made plans, contracts, and agreements for the construction of said railway at a cost of more than one hundred thousand dollars; that it is to pay for the property of the Claremont Electric Light Company and for a water power to be used in connection with its business about twenty-five thousand dollars; that it has voted to issue for these purposes in accordance with law stock to the amount of one hundred thousand dollars (\$100,000), and coupon mortgage bonds to the amount of \$25,000, and that \$20,000 of the stock has been subscribed for.

It is, therefore, deemed and voted that the sum of one hundred and twenty-five thousand dollars (\$125,000) is reasonably requisite for the proper purposes of the corporation, and that the board approve the issue by said Claremont Railway & Lighting Company of stock to the amount of one hundred thousand dollars (\$100,000), and coupon mortgage bonds to the amount of twenty-five thousand dollars (\$25,000), subject to the provisions of law and upon conditions following: that no more shall be issued than is necessary at par value to pay the actual expense incurred for the purposes for which the issue is authorized, and that said railway shall open and keep books of account which will at all times exactly and clearly show what amounts have been expended for the purposes specified.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER.

Railroad Commissioners of New Hampshire.

STREET RAILWAY LOCATION IN MANCHESTER.

To the Honorable Board of Railroad Commissioners for the State of New Hampshire:

The undersigned, being residents of the city of Manchester and abutters along the line of the location granted on the sec-

ond day of June, 1902, by the board of mayor and aldermen on Central, Pine, Spruce, and Cypress streets, in said Manchester, to the Manchester Street Railway, respectfully represent that they are aggrieved by the said location which was granted by said board of mayor and aldermen, as follows:

Voted, That the prayer of the Manchester Street Railway, asking for a location of tracks on Central, Pine, Spruce, and Cypress streets, be granted and that said tracks be located as follows:

Beginning at a point in the center line of the northerly track and at a point in the center line of the southerly track of the said street railway, as now constructed on Lake avenue, 15 feet easterly of the east line of Cypress street produced; thence by curves to the left of 40 feet radius from said points converging to points in the center line of Cypress street, distant respectively 10 44-100 feet and 19 56-100 feet southerly from the south line of Lake avenue produced; thence by the center line of said Cypress street to a point 13 feet northerly of the north line of East Spruce street produced; thence by a curve to the right of 38 feet radius to a point in the center line of East Spruce street distant 13 feet westerly of the west line of Cypress street produced; thence by the center line of East Spruce street to a point distant 13 feet easterly of the east line of Pine street produced; thence by a curve to the right of 38 feet radius to a point in the center line of Pine street distant 13 feet northerly of the north line of East Spruce street produced; thence by the center line of Pine street to a point 13 feet southerly of the south line of Central street produced; thence by a curve to the left of 38 feet radius to a point in the center line of Central street distant 13 feet westerly of the west line of Pine street produced; thence by the center line of Central street to a point distant about 15 feet easterly of the east line of Elm street produced; thence by double curves to the right and left to points in the center line of the east and west tracks on Elm street, together with the following additional curves, connecting the existing tracks of said street railway with the proposed new tracks:

A curve of 110 feet radius from said proposed line on Spruce street at a point about 7 feet westerly from the west line of Massabesic street to the right and southerly to a point in the center line of the present track of said street railway in Massabesic street; a curve of 38 feet radius from the proposed line at a point in the center line of Pine street 13 feet southerly of the south line of Lake avenue westerly to a point in the center line of the track on said Lake avenue distant 13 feet westerly of the west line of Pine street; a curve of 38 feet radius leading from

a point in said proposed line in Pine street distant 13 feet northerly of the north line of Lake avenue easterly to a point in the center of the present track in Lake avenue 13 feet east of the easterly line of Pine street; the above described lines to be the center lines of said tracks and the gauge to be 4 feet $8\frac{1}{2}$ inches.

The above location is granted upon the following condition: Said railway shall construct said road with girder rails and block pave between the rails and 18 inches on the outside of each rail throughout the entire length of said location: all to be done to the satisfaction of the mayor and aldermen and of the board of street and park commission: abutting landowners are each awarded one cent damages.

And the undersigned set out the following reasons why said location should not have been allowed:

1. Because said location was made upon insufficient evidence and no reason exists why said location should be made.

2. That said location was not for the public good, but on the contrary is detrimental to the interests of the traveling public of the city of Manchester, and especially causes great and unnecessary injury, inconvenience, and damage to your petitioners and to their property on said streets.

3. That for the convenient transaction of the business of said Manchester Street Railway and the operation of its railroad, said location is not necessary, but said corporation can be better accommodated in various other ways than by said location.

Wherefore your petitioners appeal to your honorable board and pray that they may be entitled to a hearing upon said appeal; that due notice may be given to all parties interested and that said location may be set aside.

PATRICK A. DEVINE.
PHILIP RILEY.
FRED P. DANFORTH.
C. L. FULLER.

P. H. SULLIVAN,

Counsel for Appellants.

Dated at MANCHESTER, N. H., June 12, 1902.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 28, 1902.

In the matter of the appeal of Patrick A. Devine, Philip Riley, Fred P. Danforth, and C. L. Fuller, abutters upon the location granted by the mayor and aldermen of Manchester upon Central,

Pine, Spruce, and Cypress streets, to the Manchester Street Railway, asking that said location be set aside for the following reasons:

"Because said location was made upon insufficient evidence and no reason exists why said location should be made. That said location was not for the public good, but, on the contrary, is detrimental to the interests of the traveling public of the city of Manchester, and especially causes great and unnecessary injury, inconvenience, and damage to your petitioners and to their property on said streets. That for the convenient transaction of the business of said Manchester Street Railway and the operation of its railroad said location is not necessary, but said corporation can be better accommodated in various other ways than by said location."

Due notice having been given, a hearing was had at the office of Henry M. Putney in Manchester, Monday and Tuesday, June 23 and 24, 1902, at which hearing the petitioners were present, with their counsel, P. H. Sullivan, Esq. The street railway was represented by its manager, J. Brodie Smith; its superintendent, W. E. Maloney; and its counsel, D. A. Taggart and D. W. Perkins, Esquires, and a large number of citizens appeared in person, and all evidence and arguments offered were heard and considered. The water supply and principal summer resort of the people of Manchester is about four miles from the city hall, in the town of Auburn, at Massabesic lake. The Manchester Street Railway has a so-called lake line, consisting of a double track road from the lake pavilion over the Hanover street road highway and Lake avenue to Cypress street, about three miles, and a single track upon a steep hill down the avenue to Massabesic street, a third of a mile, where it connects with a single track that runs from Hallsville down the avenue and another from Hallsville up Hall street and down Manchester street to Elm. The outgoing cars on this line are run over Lake avenue and the incoming around by Hall and Manchester streets, making a loop from the Massabesic-street junction. In going out these cars meet and cross the cars from Hallsville to Beech street, on the avenue, and incoming in those from Elm street to Hallsville upon Manchester street, and as the tracks on these streets are single the crossings are necessarily made upon sidings where, when traffic is heavy and schedule time cannot be made exactly, there are unavoidable delays and much stalling of cars. The lake shores are frequented by all classes of people. Some of their artificial attractions have most unsavory reputations, but the extent and diversity of the shore line afford room for every variety of outdoor rest and recreation, for a great number of

summer homes, for celebrations, picnics, and other gatherings, and the lake itself offers opportunity for boating and fishing, and the entertainments provided in its casino by the street road make amusement cheap and harmless, so that it has come to be the confirmed habit of a very large share of the 60,000 population of Manchester to "go to the lake" for outings long or short. That it would be better if most of them went somewhere else, where they would not pollute the water supply of the city, and where objectionable features are less tolerated, may be successfully argued, but the local authorities, in response to a popular demand, have established the street road to the lake and the tide of local summer travel flows irresistibly over it in steadily increasing volume. To provide for this travel is the duty and the profitable right of the corporation. The proportions of the business on some days in the past appear in the following figures: On the Fourth of July, 1901, the street road collected 20,943 fares on the lake line, or 10,472 each way. On Labor Day of that year it collected 15,983 fares; on Sunday, June 30, 16,930 fares; on Sunday, August 11, 14,843 fares; on Sunday, August 18, 13,219 fares; and on Sunday, August 25, 12,495 fares. The great bulk of this business is done between 1 o'clock and 10 o'clock P. M. Nearly all go to the lake between 1 o'clock and 5 o'clock P. M. and return between 5 o'clock and 9 o'clock, so that the road must, on fair Sundays and holidays in summer, carry out from 6,000 to 10,000 people in four or five hours, and return them in the same length of time. That this can be done safely and with due regard to the comfort of passengers upon a single track road, down a hill like the one between Cypress and Massabesic streets, or upon a single track loop on which cars are constantly being met and delayed on sidings, like the one formed by the Manchester street and lower Lake avenue lines, is apparent and is constantly demonstrated. It follows that the congestion must be relieved in some way. The question is, how?

The street railway, after the requisite preliminaries and a long hearing, obtained, on June 2, from the city government of Manchester a location for a new single track from a point on Elm street, between Manchester street and Lake avenue, up Central street to Pine, down Pine to Spruce, up Spruce to Cypress, and up Cypress to the point where its double track on Lake avenue ends, the purpose being to run all its lake cars and Beech-street cars out on the new line and take them all over the avenue, thus avoiding the sidings on Manchester street and getting rid of those on Lake avenue. It is this location that the appellants, who are abutters upon it, ask us to set aside. Their contentions are in brief that if

the congestion exists and must be relieved, which they do not seriously question, it should be by doubletracking Lake avenue from Cypress street to Elm, by extending the Valley-street line at the south part of the city, or the Bridge-street line at the north part, so as to connect with Lake avenue at the top of the hill, thus forming a loop for lake travel, or by making a loop up Depot street, around the car barns. They also suggest that by the use of trailers and chaser cars and the extension and multiplication of sidings or by reducing the five minutes' time to three or two minutes the present lake line may be made to carry more business. Their objection to the proposed Spruce-street road is that it will damage their property along its line; that it will obstruct, make dangerous, and divert travel from Spruce and Central streets, over which a large part of the pleasure carriages and heavy teams go between the southeast part of the city and Elm street, and for which no other streets can be satisfactorily substituted by the public; that while street railways are desirable and necessary and of great advantage to them as well as others, they wish the cars to run by the houses of their neighbors instead of their own, so as to have their streets unencumbered and save them from annoyance and danger.

There is wide difference of opinion among the abutters upon the new or Spruce-street location as to the effect the road, if built, will have upon their property. Originally a large majority of them signed a petition asking the city government to locate the road as it did. Subsequently a number of these changed their minds and united with the appellants in a remonstrance, so that at the time of our hearing about one third in number and one half in ownership of the frontage were on record as opponents. Of two joint and equal owners of one of the largest blocks one earnestly opposed and the other as earnestly supported the layout; so, too, those who use the streets for driving and teaming from East Manchester are divided and the testimony of citizens from the standpoint of self-interest may fairly be said to be nearly equally balanced, leaving the question, as it should be left, "What does the public good demand?" If abutters are specially damaged pecuniarily by a railroad they have their remedy against the corporation. If the opinion that one track half spoils a narrow street and two tracks completely spoil it be correct, it seems to us just that when two tracks must be had they should be put in two streets, for if railways are a burden upon the streets they occupy such burden should be distributed as far as practicable through the different streets of the city in which such roads are a public necessity. Street railroads are not to be had in cities without injury to the streets,

and a community that demands and gets them must take them with whatever inconvenience they necessarily inflict upon owners of teams and pedestrians.

Of the substitutes proposed by the appellants the Depot-street loop, by the car barn at the foot of Lake avenue, would afford no relief and we regard it as entirely impracticable. At best it would only be another knot at the end of a line already knotted too much. A loop which included Valley street would take people by a circuitous route through the extreme south part of the city, over three steam railroad crossings, and cannot be favorably considered. A Bridge-street loop is more feasible but it would make the road from the lake much longer than it is now and necessitate more transfers of people on return trips. To run the lake cars upon either Valley or Bridge street would greatly disarrange and impede the local business on these streets, particularly on Bridge street, where there are already two lines on a single track. The road on both these streets was built largely by money contributions from citizens living upon them, who have in equity if not in law a special right to maintain that they shall not be discommoded for no other purpose than to save other streets from invasion. But the fatal objection to using either Valley or Bridge street for a lake line loop is that it would necessitate more sidings on which cars would be stalled than there are upon Manchester street, and thus increase rather than diminish the most serious difficulty that has to be contended with now. Lake avenue is a fifty-foot street with a thirty-four-foot roadway between the sidewalks. With one track it is as passable as most streets containing street cars. With two its use as a thoroughfare would be practically destroyed, particularly upon the hill between Cypress and Massabesic streets. Instead of extending the second track from Cypress street to Elm we think a section of that already laid beyond Cypress toward the lake should be removed. The use of trailers and chasers has been abandoned on nearly all roads because of the dangers attending their use and we regard it as unsafe to run cars more frequently than upon five-minute time each way, which requires a car every two and a half minutes on such a single-tracked hill as the one below Cypress street. Further, it is the undisputed testimony of the railroad employees that it is impossible to run the cars oftener than once in five minutes when they must cross those from other directions upon sidings.

Much consideration is to be given to the contention that Spruce and Central streets are needed as thoroughfares from East Manchester to Elm street, but it does not appear to us that this should outweigh the opposing facts. There are those who even

now prefer to come from East Manchester to Elm street by other routes. With the tracks laid upon the location, Central street, which is one of the best in the city, will be open to Pine, and a single track upon it from Pine and upon Spruce street need not turn from them any but skittish horses. If drivers think otherwise they can easily find other avenues to Elm street. A section of Spruce street is set apart each winter for a speed-way for horses and coasting by children. At such times it is impassable, and teamsters from the east good-naturedly find another route to allow their fellow citizens to enjoy themselves. What they do for sportsmen and children in winter we believe they could do for others without serious inconvenience if necessary, which will not be the case if the track is properly constructed.

It is to be remembered that the city government, acting presumably for the people of Manchester, has after long deliberation selected the Spruce-street loop as the one best calculated to serve the people and inflict the least injury upon them, and its judgment is to stand unless clearly shown to be wrong, which we do not think has been done. It is further to be considered that if the Spruce-street location is set aside the city government may refuse to grant another and the roadway be left powerless to handle its traffic as it should. For these reasons the petition is dismissed.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

A true copy. Attest:

HENRY M. PUTNEY,
Chairman.

CLAREMONT RAILWAY PARK.

To the Honorable Board of Railroad Commissioners for the State of New Hampshire:

The Claremont Railway & Lighting Company respectfully represent that by act of the legislature of said state, approved March 22, 1901, entitled "An act to unite the Claremont Street Railway Company and the Claremont Electric Light Company into one corporation to be known as the Claremont Railway & Lighting Company," it is authorized and empowered to construct, maintain, and operate a railroad for the transportation of passengers, freight, express, and mail, with convenient side tracks,

over any point within the limits of said town of Claremont, over and upon such highways and lands as may be necessary for the public accommodation in said town; that as a part of its lay-out it has been granted a location by the selectmen of said Claremont in, over, and along a certain highway in said Claremont leading by the station of the Boston & Maine Railroad at Claremont Junction to Claremont Village; and that said Claremont Railway & Lighting Company desires to lease a certain tract of land, situate in said Claremont, on the northerly side of said highway, near to and easterly from said station of said Boston & Maine Railroad at said Claremont Junction, being land of Ellen L. Jones, containing about thirty acres, and bounded westerly and northerly by said Boston & Maine Railroad, easterly by land of one Moody, and southerly by said highway, for the term of ten years, with privilege of renewing same, and convert and maintain said tract of land into a park or pleasure ground as a part of its system; and to properly inclose the same, and build and maintain suitable buildings and structures thereon for the convenience, entertainment, and comfort of the public.

Wherefore the petitioner prays that you consent to the lease of said land for park and pleasure ground purposes, according to the tenor of its petition, and for such orders thereon as your honorable board may deem necessary.

THE CLAREMONT RAILWAY & LIGHTING COMPANY,

By attorney,

F. H. BROWN.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 10, 1902.

The Claremont Railway & Lighting Company having petitioned the railroad commissioners for their consent to a lease by it of a certain tract of land, described in the petition, for a park and pleasure ground upon the line of its electric railway in West Claremont, such consent is hereby given.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Railroad Commissioners.

NEWPORT & SUNAPEE STREET RAILWAY STOCK AND BONDS.

To the Board of Railroad Commissioners for the State of New Hampshire:

Respectfully represent the Newport & Sunapee Street Railway Company, a street railway corporation duly organized under the general laws of New Hampshire, that it is duly authorized by its articles of agreement and the general laws to issue sixty thousand dollars of capital stock and sixty thousand dollars of bonds, when the issue of said stock and bonds is deemed and voted by you to be reasonably requisite for the purposes for which such issue of stock and bonds has been authorized; that said corporation is about to build and equip a street railway about seven miles long over the route described in its articles of agreement; that the proceeds of the entire amount of stock and bonds which said corporation is authorized to issue by its articles of agreement and the general laws will be less than the amount needed for constructing and equipping said street railway.

Wherefore the petitioner prays that it be determined and voted by you that it is reasonably requisite that said corporation issue said sixty thousand dollars of capital stock and sixty thousand dollars of bonds or such other amount of bonds as to you seems reasonable for the purposes aforesaid, and that such issue of stock and bonds be authorized by you.

NEWPORT & SUNAPEE STREET RAILWAY COMPANY.

By GEORGE A. FAIRBANKS,

President.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 21, 1902.

In the matter of the petition of the Newport & Sunapee Street Railway Company, asking the approval of the board to an issue of capital stock to the amount of sixty thousand dollars (\$60,000) and of mortgage bonds to the amount of sixty thousand dollars (\$60,000) for the construction and equipment of the street railway described in the petition of the company, due and sufficient notice having been given, a hearing was had upon the petition at the office of the board in Concord, on July 18, 1902, at 11 o'clock A. M., and such testimony, estimates, and arguments as were presented were heard and considered. It appeared that said Newport & Sunapee Street Railway Company has been legally authorized to construct and equip a railway, which it has

already surveyed and located, and to issue for that purpose stock to the amount of sixty thousand dollars and to incur bonded indebtedness not exceeding that amount, and that the cost of the road as proposed will be, according to the estimates and contracts, and the other evidence offered, more than one hundred and twenty thousand dollars, making necessary the issue of stock and bonds to the amounts specified in said charter.

It is deemed and voted that the sum of one hundred and twenty thousand dollars is reasonably requisite for the proper purposes of the corporation, and that the board approve the issue by said Newport & Sunapee Street Railway Company of stock to the amount of sixty thousand dollars (\$60,000) and of bonds to the amount of sixty thousand dollars (\$60,000) as authorized, subject to the provisions of law under which the same are issued and in the manner and upon the conditions following: That no more shall be issued than is necessary at par value to pay the actual expense incurred for the purposes for which the issue is authorized, and that said railway shall open and keep books of account which will at all times exactly and clearly show what amounts have been expended for the purposes specified.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

GRADE CROSSING IN CLAREMONT.

To the Honorable Board of Railroad Commissioners for the State of New Hampshire:

The Claremont Railway & Lighting Company respectfully represent that by act of the legislature of said state, approved March 2, 1901, entitled "An act to unite the Claremont Street Railway Company and the Claremont Electric Light Company into one corporation, to be known as the Claremont Railway & Lighting Company," it is authorized and empowered to construct, maintain, and operate a railroad for the transportation of passengers, freight, express, and mail, with convenient side tracks, over any point within the limits of said town of Claremont, over and upon such highways and lands as may be necessary for the public accommodation in said town; that it has been granted a location by the selectmen of said Claremont in, over, and along a certain highway in said Claremont leading by the station of the Boston & Maine Railroad at Claremont Junction to Claremont Village, and in, over, and along the highway known as Pleasant

street in the village of said Claremont; that it is necessary that the track of said Claremont Railway & Lighting Company cross the track of said Boston & Maine Railroad, known as the Y, recently constructed by said Boston & Maine Railroad at said Claremont Junction to connect the tracks of the Sullivan County road, so called, with the Concord & Claremont Division of said road, at grade, and on the northerly side of said highway, and it is also necessary that the track of said Claremont Railway & Lighting Company cross the tracks of said Boston & Maine Railroad on said Pleasant street at grade, a few rods easterly of the passenger station of said Boston & Maine Railroad in the village of said Claremont, and that it is impracticable to make the crossings aforesaid otherwise than at grade.

Wherefore the petitioner prays that you consent in writing that the petitioner lay its track according to the tenor of its petition, and for such orders, rules, and regulations as you may deem necessary and proper for the protection of all persons and property at said crossings.

THE CLAREMONT RAILWAY & LIGHTING COMPANY,

By attorney,
F. H. BROWN.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, July 28, 1902.

Upon the petition of the Claremont Railway & Lighting Company, approved by the selectmen of Claremont, the consent of the railroad commissioners is hereby given to the construction at grade by said company of crossings over the tracks of the Boston & Maine Railroad upon the Y at Claremont Junction and upon Pleasant street in the village of Claremont upon the following conditions:

1. Said crossings shall be constructed and kept in repair by said Boston & Maine Railroad, in a manner satisfactory to the commissioners, at the expense of said Claremont Railway & Lighting Company.

2. Said Boston & Maine Railroad shall continue to protect said Pleasant-street crossing by a flagman, one half of the expense of such protection being paid by said Claremont Railway & Lighting Company upon the presentation of proper quarterly bills for the same.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

STATION AND CROSSING IMPROVEMENTS AT BERLIN.

GRAND TRUNK RAILWAY SYSTEM, OFFICE OF SOLICITOR.

PORTLAND, Aug. 13, 1902.

C. A. HIGHT,
SOLICITOR.

Honorable H. M. Putney, Chairman, Board of Railroad Commissioners, Manchester, N. H.:

DEAR SIR,—The Grand Trunk officials tell me that they are about ready to start in with the changes at the Berlin station, and of course they desire to comply with the suggestions and recommendations of the railroad commissioners. The recommendation of the board in regard to this matter is expressed in rather general language and I have been a little afraid that if the Grand Trunk people should go ahead with the plans they have in mind that there might be some attempt on the part of the citizens to construe the decree differently from what the Grand Trunk people understand it. I understand from reading the decree that while you approve of the widening of the Green-street underpass, you do not in this decree fix upon any particular width. As was stated at the hearing, it is not practicable in the minds of the engineers to give a greater width to the Green-street underpass than thirty feet; even this width would require center supports, and a greater width would probably require the lowering of the highway, making the grade of the street improper and interfering with existing water pipes, sewer pipes, etc. I understand that at the hearing some years ago the railroad commissioners stated that they thought thirty feet would be a reasonable width for the underpass. At this last hearing before the railroad commissioners, while we stated that we did not believe in making this change and did not want to do it, we further stated that if the commissioners should order a change of the Green-street underpass, we hoped they would not order it widened to more than thirty feet.

I am very sure that the plans on file show the remodeled Green-street underpass only thirty feet in width. I know that the railroad company find it impracticable to make an underpass any wider than thirty feet, but I would be glad to hear from you that the underpass constructed on these lines would not be inconsistent with your recommendations.

In regard to the depot buildings, Mr. McGuigan, the manager of the company, in his letter to the city, agreed in case the Grand Trunk's plan of a new subway, etc., was adopted, to build a modern brick depot. He distinctly said that he would not

want to build such a depot if this plan was not accepted. I understand that the company proposes now, in obedience to your recommendation, to remove the freight house and the freight tracks, and remodel the present station building. I have no doubt that they will make a satisfactory and convenient depot building.

I regret to trouble you again with this matter, but as I have already stated, I am anxious to advise the company's officials so that they will comply with your recommendations, and so that there may be no idea on the part of the town that we have acted in any other way than in the utmost good faith.

Yours truly,

C. A. HIGHT.

MANCHESTER, N. H., Aug. 15, 1902.

C. A. Hight, Counsel Grand Trunk Railroad, Portland, Me.:

DEAR SIR,—In reply to yours of the 13th instant, in regard to the report of this board upon the petition of the city of Berlin for improvements in the Grand Trunk stations, yards, and crossings, in that city, I have to say: That report was purposely made general in its terms. The powers of the board in such cases as this are very limited. The law is "Whenever the commissioners are of opinion that repairs of a railroad are necessary, or that there should be additions to its rolling stock, or that new stations should be built or existing ones should be changed or repaired, or that the rates for transporting persons or freight should be changed, or that there should be changes in the mode of operating the railroad or of conducting its business, they shall so inform the proprietors of the railroad, in writing, and of the nature and extent of the improvements, repairs, or changes which they think ought to be made, and shall insert in their next annual report an account of their proceedings and recommendations." Under this law we can do little more than express an opinion as to the need of station changes, which is admitted here, and as to their character and even in the exercise of this power it is not to be expected that we should attempt to do the work of engineers, architects, or other experts to whom the details of construction are properly entrusted. Furthermore, it is to be assumed, unless the contrary is shown, that the managers of a railroad like the Grand Trunk, whose business it has been for years to study such problems and test by actual use stations and crossings, know better than those who can only theorize what accommodations are necessary at any point on its line and will, when reconstructing them, provide what will prove accepta-

ble to their patrons, for failure to do this must inevitably cause perpetual discontent and hostility, which no railroad corporation can afford. The details of the improvements at Berlin which it is agreed are needed and must be had are therefore left to the judgment of the officials of the road, who are or should be qualified to determine what is practicable and will satisfy the reasonable demands of the public.

In stating what we understood to be the original plan of the corporation mention was made of a 35-foot underpass at Green street, but as this plan was objected to by the city and discarded it is now of consequence only so far as it was included in the compromise which was agreed to by both parties and which we approved as a whole because when agreed to it was presumably the best obtainable.

In 1894 this board, after an examination and a hearing, expressed the opinion, based somewhat upon the testimony of engineers, that the underpass at Green street could be widened so as to be thirty feet without unreasonable expense, that such a change was necessary and that it should be made. We see no reason to modify this opinion to which the road has heretofore paid no attention. Improvements about the stations have been under consideration a long time. They are urgently needed. Just what they should be and can be in detail we do not undertake to say, but we do say that while we appreciate the difficulties growing out of the lack of room and the peculiar character of the country in that vicinity, and while we think the city should have accepted the first plans, the Grand Trunk road should proceed at once to do something and all it can to better the situation. If a 30-foot underpass at Green street is all that is practicable, build that. If it is judged better to rebuild the passenger station than to move it and use it for freight, do that. If, as is admitted, the freight track east of the depot can be got rid of and the freight houses and yards can be moved so as to relieve Mt. Forest street, make these changes. Begin them at once and push them to completion as soon as possible.

Yours truly,
H. M. PUTNEY,
Chairman.

DISCONTINUANCE OF LACONIA STREET RAILWAY.

*To Henry M. Putney, Francis C. Faulkner, and E. B. S. Sanborn,
Railroad Commissioners of the State of New Hampshire:*

We, the undersigned, directors in the Laconia Street Railway, respectfully represent that said street railway from a point on

Union avenue near the residence of the late Samuel C. Clark, in said Laconia, thence northerly to the terminus of said railway at Weirs, so called, in said Laconia, cannot be operated without great loss to the company after October 1 to the first of the May following.

Wherefore said directors apply to and petition said board of railroad commissioners to authorize them to discontinue the operation of that part of said street railway, beginning at a point opposite the dwelling of the late Samuel C. Clark, in Laconia, thence extending northerly to its terminus at Weirs, from and after October 1, 1902, until the first day of May, 1903.

Dated at Laconia, N. H., this 9th day of September, 1902.

A. G. FOLSOM,
S. B. SMITH,
C. F. STONE,
EDMUND LITTLE,
Directors.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, Sept. 15, 1902.

The Laconia Street Railway is hereby authorized to discontinue the operation of its railway between a point on Union avenue, near the residence of the late Samuel C. Clark in Laconia, and the northern terminus at Weirs, from the first day of October, 1902, to the first day of May, 1903.

By order of the board,
HENRY M. PUTNEY,
Chairman.

NEWPORT & SUNAPEE STREET RAILWAY STOCK AND BONDS.

To the Board of Railroad Commissioners for the State of New Hampshire:

The undersigned, the directors of the Newport & Sunapee Street Railway Company, respectfully represent that said corporation is a street railway corporation organized under the general laws of this state, viz., P. S. c. 156, and Laws of 1895, c. 27, for the purpose of constructing, maintaining, and operating a street railway in the towns of Newport and Sunapee in said state; that it has been decided by the supreme court that the public good requires that the proposed railway be built over the route described in the articles of agreement; that the certificate required by law in such case has been duly issued to said

corporation and recorded; that by the articles of agreement the capital stock of said corporation is fixed and limited at sixty thousand dollars, the issue of which has been authorized by said commissioners and which has been fully paid in; that by law the corporation is prohibited to contract debts exceeding its capital stock paid in; that the necessary expense of properly constructing and equipping the street railway which said corporation is authorized to build and operate will be thirty thousand dollars in excess of the capital stock fixed and limited by the articles of agreement, and the bonded and other indebtedness which said corporation is authorized by law to incur; that said corporation desires to immediately begin the construction of its railway and prosecute said work to completion; that at a meeting of the corporation duly called for the purpose of increasing the capital stock and bonds of said corporation beyond the amounts authorized and limited by the articles of agreement and the general laws, it was duly voted by a majority of the stockholders present, that, subject to the approval, upon petition of the directors, by the board of railroad commissioners of such increase, the capital stock of the corporation be increased beyond the amount authorized by the articles of agreement by the sum of twenty thousand dollars, and that bonds to the amount of ten thousand dollars beyond the amount authorized by the articles of agreement and general laws, secured with the bonds already authorized, by first mortgage of the franchise and property of the corporation, be issued for lawful purposes, and that the increase of stock and bonds approved by the board of railroad commissioners be issued according to the order and direction of said board of railroad commissioners by said directors.

Wherefore the petitioners pray that for the purpose of constructing and equipping said street railway, you approve the increase of the capital stock and bonds voted as aforesaid, and authorize said corporation to make an increase of the capital stock and bonds authorized by the articles of agreement and general laws to the extent of twenty thousand dollars of stock and ten thousand dollars of bonds beyond the amount fixed and limited in each case by the articles of agreement and general laws and to issue the said increase of its stock and bonds.

LOREN D. TOWLE,
WILLIAM F. BALDWIN,
JOSEPH H. SOLIDAY,
DAVID BEUSHUOL,
GEORGE A. FAIRBANKS,
FRANK A. RAWSON,
FRANK O. CIELLIS,

Directors of the Newport & Sanape Street Railway Company.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, September 27, 1902.

Upon legal notice, hearings were had and final hearing completed this day of the petition of the directors of the Newport & Sunapee Street Railway Company, praying for the approval of this board to the issue by said company of twenty thousand dollars increase of capital stock and ten thousand dollars additional bonds, as authorized by the legal votes of the stockholders of said company, at which it appeared that said amounts were required by said company; and therefore it is deemed and voted by this board that said sums are reasonably requisite for the construction of the railroad of said company. It is therefore ordered that the board of railroad commissioners approves the issue of twenty thousand dollars in capital stock by the Newport & Sunapee Street Railway Company as an increase of its capital stock allowed in the articles of association of said company, and also said board approves the issue by said railway company of ten thousand dollars in the bonds of said company in addition to the amount now permitted by law to be issued by said company, said issues of stock and bonds to be subject to the provisions of law under which the same are issued, upon condition that the proceeds of the sale of said stock and bonds shall be applied to the payment of the cost of the construction and equipment of the electric road of said company according to the plans, descriptions, and estimates filed by the petitioners with this board, and that said company open and keep accounts under appropriate headings which will, at all times, show clearly and exactly what amounts have been expended and for what purpose. It is further ordered that the twenty thousand dollars increase of stock herein approved shall be first offered proportionately to the stockholders of said corporation in the manner provided by the act of legislature of 1901 at the market value thereof, which value this board hereby determines to be one hundred dollars a share. And all shares unsubscribed for at the expiration of the statutory notice shall be sold at auction for a sum not less than par, in the city of Boston, notice of such sale by publication, as specified in said act, having first been given in the following newspapers, viz., "Boston Daily Advertiser" and "The Boston Herald," published in Boston, and the "Daily Mirror and American" published in Manchester, New Hampshire.

HENRY M. PUTNEY,

EDWARD B. S. SANBORN,

FRANCIS C. FAULKNER,

Board of Railroad Commissioners.

DOVER & ELIOT STREET RAILWAY STOCK.

To the Board of Railroad Commissioners for the State of New Hampshire:

The Dover & Eliot Street Railway, a corporation duly established under the general laws of said state of New Hampshire and having its principal place of business at Dover, in said state, respectfully represents that by the consideration of the supreme court of said state, it has been empowered to locate and construct, maintain and operate a railroad from a point on Franklin Square, in said Dover, over certain public highways and over certain private lands to the westerly end of the Dover & Eliot bridge; that the amount of capital stock of said corporation is twenty-five thousand (25,000) dollars, as stated in the original articles of agreement for the formation of said railway corporation; that the cost of said railway, branches, and turnouts was estimated to be twenty-five thousand (25,000) dollars, as stated in the original petition to the supreme court, and that the whole of said sum will be necessarily expended in building and equipping its road and rendering it ready for operation.

Wherefore it prays that it may be authorized by your board to issue the said capital stock to the full amount of twenty-five thousand (25,000) dollars.

DOVER & ELIOT STREET RAILWAY,

By its attorneys,

JOHN KIVEL,

GEORGE H. HUGHES.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October 21, 1902.

In the matter of the petition of the Dover & Eliot Street Railway asking the approval of the board to an issue of its capital stock to the amount of twenty-five thousand (25,000) dollars for the construction of the street railway described in its articles of agreement, due and sufficient notice having been given, a hearing was had upon the same at the office of H. M. Putney, in Manchester, on October 20, 1902, at 11 o'clock A. M., at which hearing all the commissioners were present.

It appeared that said Dover & Eliot Street Railway has been duly established under the laws of this state and empowered to construct, equip, and maintain a railroad, which it has already

surveyed and located, and to issue for that purpose stock to the amount of twenty-five thousand (25,000) dollars, and that the cost of said road as proposed will exceed that amount.

It is therefore deemed and voted that the sum of twenty-five thousand (25,000) dollars is reasonably requisite for the proper purposes of said corporation, and that the board approves the issue by said Eliot & Dover Street Railway of its stock to the amount of twenty-five thousand (25,000) dollars, subject to the provisions of law under which the same is issued, and in the manner and upon the conditions following, viz.:

That no more of said stock shall be issued than is necessary at par value to pay the actual expenses incurred for the purposes for which the issue is authorized, and that said railroad shall open and keep books of account which shall at all times exactly and clearly show what amounts have been expended for each of said purposes.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

BRIDGE ON MANCHESTER & LAWRENCE BRANCH.

BOSTON, MASS., October 27, 1902.

To the Honorable Board of Railroad Commissioners, Concord, N. H.:

GENTLEMEN,—We find it necessary to rebuild overhead (highway) bridge 221, on the Manchester & Lawrence Branch, and respectfully ask your consent to rebuild it in the same position—providing 16 feet, 5½ inches head room, as now.

Yours truly,
FRANK BARR,
Assistant General Manager.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 5, 1902.

The consent of this board is hereby given to the reconstruction of overhead highway bridge No. 221 on the Manchester & Lawrence Branch of the Boston & Maine Railroad in the same position as now, i. e., with 16 feet and 5½ inches of head room.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,
Railroad Commissioners.

BOSTON & MAINE STOCK.

To the Honorable Board of Railroad Commissioners of the State of New Hampshire:

Respectfully represents your petitioner, Boston & Maine Railroad, that it is a corporation under the laws of said state and has a franchise to operate a railroad therein, and in the states of Maine and of Massachusetts; that at a meeting of the stockholders of said corporation, duly called and held for the purpose, in the city hall at Lawrence, Mass., at 10.30 o'clock A. M., October 8, 1902, upon lawful notice pursuant to the call of the directors,—a copy whereof is herewith submitted,—the holders of a majority of the capital stock of said corporation, acting under Article III of said call, relative to the proposed increase of capital stock, voted, by a vote of 156,754 in favor and none opposed, to increase the capital stock of said corporation by the issue of ten thousand new shares of its common stock, in addition to its present authorized capital stock, "for the purpose of funding indebtedness of the company, and for the payment of money borrowed for any lawful purpose, and for abolishing grade crossings, and for making additions to the equipment of the company, and for making permanent improvements to the road, and for other necessary and lawful purposes,"—a copy of which vote is hereto appended.

And your petitioner further represents that the board of directors of said corporation, at their meeting of October 8, 1902, duly notified and held in Boston, Mass., by a vote passed in pursuance of said vote of the stockholders,—a copy of which is hereto appended,—authorized the president, in the name and behalf of said corporation, under and by virtue of the authority of said vote of its stockholders, and of said vote of its directors, to petition your honorable board for its approval and authorization, conformably to law, of said issue of ten thousand new shares of the common capital stock of this company in addition to its present authorized capital stock, under and by virtue of the authority of said votes, and for the purposes set forth in said vote of the stockholders, and in said vote of the directors, the proceeds of said issue of said stock to be applied for said purposes, conformably to law.

And your petitioner further represents that the respective amount of stock which it desires to apply to each of the said respective purposes is specified respectively in the schedule hereinafter referred to, and is substantially the amount, as near as may be, which the said corporation desires shall be approved, authorized, and determined upon by your honorable board as

being reasonably requisite and necessary for said respective purposes.

And your petitioner further represents that the said purposes for which it is proposed to make said issue of stock are lawful and consistent with the public interest; that said issue of ten thousand shares of new common stock, in addition to the present authorized capital stock, is reasonably requisite for the said purposes for which said issue of stock is authorized to enable your petitioner to carry out said purposes in good faith, and that the amount of stock which the corporation desires to apply to each of the said purposes respectively is separately specified and set forth in the schedule thereof hereto appended, being a copy of the schedule on file in the office of the comptroller and general auditor of this company.

And your petitioner further represents that this proposed increase of capital stock does not exceed four per cent of the existing capital stock of said corporation, and that the directors desire to dispose of said new shares at public auction to the highest bidder in the city of Boston, in the manner provided by law, and as set forth in their said vote.

Wherefore, your petitioner, Boston & Maine Railroad, respectfully petitions your honorable board that it will approve and authorize for the said purposes said issue of ten thousand new shares of the common capital stock of this company in addition to the amount of its present capital stock now authorized or outstanding as being an issue to an amount reasonably requisite and necessary for said purposes for which the same is authorized, and that your honorable board will prescribe the city of Boston as the city in which, in the manner provided by law, said new shares shall be offered for sale by public auction to the highest bidder; and that the board will also prescribe the daily newspapers, not less than three in number, in which notice shall be published of the time or times and the place of such sale, at least five times during the ten days immediately preceding the sale, in the manner provided by law; and that your honorable board will also approve and authorize and determine that the amount of said capital stock reasonably necessary and requisite for each of said respective purposes shall be substantially the amount as specified and set forth therefor in said schedule, the proceeds of said issue of stock to be applied for the said purposes and no other, conformably to law, to the respective amounts, and in the respective proportions, as approved, authorized, determined upon, and specified by your honorable board for each of said purposes respectively.

BOSTON & MAINE RAILROAD,
By LUCIUS TUTTLE,
President.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

December 15, 1902.

Petition of the Boston & Maine Railroad for approval of an issue of stock.

It appearing, after due notice and hearing and such further investigation as was deemed requisite, that the issue by the Boston & Maine Railroad of capital stock to an amount not exceeding at par value one million dollars (\$1,000,000) has been duly authorized to provide means for paying the expense of abolishing certain grade crossings, and of making certain permanent improvements in its railroad property, and certain permanent investments in connection therewith:

It is ordered that the approval of the board be hereby given to the issue by the Boston & Maine Railroad of additional shares of capital stock not exceeding ten thousand (10,000) in number, amounting at par value to one million dollars (\$1,000,000), as an issue of stock reasonably necessary and of the amount required for the purposes for which it has been authorized.

The proceeds of such stock shall be applied only as follows:

1. The proceeds of shares not exceeding five thousand six hundred and sixty-eight (5,668) in number, amounting at par value to five hundred and sixty-six thousand eight hundred dollars (\$566,800), are to be applied to the payment of the necessary cost of abolishing certain grade crossings, as described in the schedule on file with the petition.

2. The proceeds of shares not exceeding one thousand five hundred and sixteen (1,516) in number, amounting at par value to one hundred fifty-one thousand six hundred dollars (\$151,600), are to be applied to the payment of the necessary cost of certain permanent improvements upon the Worcester, Nashua & Portland Division of said railroad as described in the above-named schedule.

3. The proceeds of shares of stock not exceeding two thousand eight hundred and sixteen (2,816) in number, amounting at par value to two hundred eight-one thousand six hundred dollars (\$281,600), are to be applied to the payment of the necessary cost of additional rolling stock equipment, as described in the above-named schedule, the same being for necessary and lawful purposes.

It further appearing that the proposed increase of capital stock does not exceed four per cent of the existing capital stock of the company and that the directors desire to dispose of the same by public auction in manner provided by law, the "Boston Advertiser," the "Boston Transcript," and the "Boston Herald" are pre-

scribed as the daily newspapers in which the notice of such sale shall be published by the petitioner.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

DISCONTINUANCE OF BRANCH OF EXETER, HAMPTON &
AMESBURY STREET RAILWAY.

To the Board of Railroad Commissioners:

The Exeter, Hampton & Amesbury Street Railway Company, a street railway corporation organized and existing under the laws of New Hampshire, respectfully represents that it is now operating as part of its line of street railway a section of street railway with side tracks and turnouts, extending from the square at Smithtown (a part of Seabrook), in the state of New Hampshire, through South Seabrook (so called), in said Seabrook, and over Seabrook Beach (so called), and over Hampton River bridge to the northerly end of said bridge; that the section aforesaid cannot be operated from December 1, 1902, to April 1, 1903, without loss to the company. Wherefore, it prays that it be authorized to discontinue the operation of the section or part of its railway, as abovesaid, from December 1, 1902, to April 1, 1903.

THE EXETER, HAMPTON & AMESBURY STREET RAILWAY
COMPANY,

By SAMUEL W. EMERY,
Its Attorney.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, December 22, 1902.

In the matter of the petition of the Exeter, Hampton & Amesbury Street Railway Company asking authority to suspend the operation of its Seabrook & Hampton Beach loop from December 1, 1902, to April 1, 1903, hearings were had at Whittier's Hotel in Hampton on Monday, December 8, 1902, and at the office of the board in Concord on Monday, December 15, at which hearing the corporation was represented by its counsel, Hon. Samuel W. Emery, Franklin Woodman, its general manager, and Clarence P. Hayden, its superintendent, and the citizens of Seabrook by the selectmen of the town and in person.

Th petition is brought under chapter 95 of the Laws of 1895, which reads "the railroad commissioners, upon application, shall have the power to authorize any street railway company to dis-

continue the operation of any part of its road during such portion of the year as they may deem expedient, whenever it shall appear the same cannot be operated without loss to the company." This law was passed to encourage the construction of street railways for summer use in locations where they cannot be made to pay in winter.

The Seabrook & Hampton Beach branch, which extends from Smithtown Junction on the main line of the Exeter, Hampton & Amesbury road to South Seabrook and thence along the coast to the terminus of the Exeter. Hampton & Amesbury, was built to form a cut-off and save about four miles between Smithtown and Hampton Beach, and to open up the Seabrook beaches, which were then inaccessible. It was the original purpose to build it nearly all the way upon private land, but at the urgent request of citizens of the town it was located between Smithtown and South Seabrook in the highway. There is little if any permanent population upon it above South Seabrook, and there is no opposition to its being closed from there to Hampton. The controversy is as to a winter service between the Smithtown Junction and South Seabrook, a distance of two miles, where there are about 600 people. Many of these people work in the shoe factories in Newburyport, going each morning and returning in the evening, and it is mainly for their accommodation that this service is demanded. If the Seabrook branch is closed they have steam car service to Newburyport, which costs ten cents per trip, and by going across to the state line to the Citizens' street road have street car service to Newburyport at a cost of five cents per trip. If the Seabrook road is operated and they use it, they must pay five cents to Smithtown and five more to Newburyport, making ten cents per trip, or the same as the steam car route and double that by the Citizens' street car route. For this reason mainly the travel between South Seabrook and Smithtown is not heavy. At the suggestion of the commission an experimental car was run between these points from December 10 to December 15, inclusive, making in the five days 51 round trips of four miles each, and the entire receipts were \$8.30, or \$1.70 per day. It is claimed that with a regular and well advertised service the collections would be larger, which is undoubtedly true, but there is no contention that the road can be made to pay through the winter, and while the loss might not be very serious under favorable weather conditions the expense of keeping the track open during heavy storms must greatly increase it. That the road can only be operated by running the cars on the Exeter, Hampton & Amesbury from Smithtown to South Seabrook and back, which

necessitates unloading their through passengers at Smithtown and leaving them there a quarter of an hour while the trip to South Seabrook is made, is admitted.

It is suggested by some of the citizens that while the operation of the road in winter involves a loss to the company the town's patronage in summer is so profitable that the cars should be run the year round. Seabrook is a town of 1,500 people and has two lines of electric road about eight miles in length. Its contributions to the roads cannot be over \$5,000 a year, which does not equal the rental of the branch, saying nothing of interest on the cost of the main line or the expense of operation.

The road in question was built under the law which provides for closing it when it cannot be made to pay operating expenses. When the town located it in the highway between Smithtown and South Seabrook there was no suggestion that it should be operated the year round and there is no claim that the proprietors waived any of the legal privileges as to closing it in winter.

If it is closed the people of the town will still have regular street car service by the corporation that owns it to Hampton Falls, Hampton, Exeter, and Portsmouth on the north, and to Newburyport, Amesbury, and the other neighboring Massachusetts cities on the south. Taking cognizance of the law and the facts we are brought to the conclusion that the prayer of the petitioners is reasonable.

It is, therefore, voted and ordered that the Exeter, Hampton & Amesbury Street Railroad be authorized to discontinue the car service upon its Seabrook & Hampton Beach line until April 1, 1903.

HENRY M. PUTNEY,
EDWARD B. S. SANBORN,
FRANCIS C. FAULKNER,

Railroad Commissioners of New Hampshire.

To the Board of Railroad Commissioners:

The Exeter, Hampton & Amesbury Street Railway Company, a street railway company organized and existing under the laws of New Hampshire, respectfully represents that it is now operating as part of its line of street railway a section of street railway with side tracks and turnouts extending from Whittier's Hotel in Hampton, New Hampshire, easterly to the northerly end of Hampton River bridge in said Hampton; also a section of its railway extending from the North Hampton line, in said Hampton, to the section first above described at Hampton Beach; that the sections aforesaid cannot be operated from December 1, 1902, to April 1, 1903, without loss to the company. Wherefore, it

prays that it be authorized to discontinue the operation of the sections of railway abovesaid from December 1, 1902, to April 1, 1903.

THE EXETER, HAMPTON & AMESBURY STREET RAILWAY
COMPANY,

By SAMUEL W. EMERY,
Its Attorney.

A hearing upon the above petition was had at Whittier's Hotel in Hampton Monday, December 8, 1902, when an agreement between the petitioners and the selectmen of the town as to the operation of the road during the winter was reached and the petition was withdrawn.

LAND DAMAGES.

Upon the petition of railway corporations that have taken land for their lawful purposes the commissioners and the selectmen of the towns in which the land is situated, acting as joint boards, have awarded damages to the land owners as follows:

In Dover:

To C. Etta Colbath and Lurinza J. Philbrook.....	\$452.00
Mary F. Davis.....	450.00
To Howard B. Willey.....	613.00

In Hooksett:

To John Fitz.....	50.00
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In Laconia:

To Patrick Sullivan.....	225.00
Belknap Savings Bank.....	200.00
Daniel Finn.....	200.00
Pitman Mfg. Co.....	900.00

In Pelham:

To James Carr.....	30.00
John W. Carr, Sarah Cowen, Ada Hutch, and a minor child of Lizzie Burrill.....	60.00
George C. Jackman.....	260.00
Henry S. Russ.....	150.00
heirs of Edward M. Titcomb.....	430.00
Laura A. Titcomb.....	50.00
Henry K. Webster.....	150.00
Thomas Harrison.....	400.00
Milton E. Titcomb.....	275.00

In Salem:

To Methuen Company.....	\$700.00
Lucretia E. Hall.....	600.00
Alberton W. Clark.....	500.00
Ezra Baxter Hall.....	600.00
Nancy F. Noyes.....	500.00
Mrs. William Stanton, Lucy M. Stanton, and Martha J. Stanton.....	300.00
Lucina F. Hall.....	150.00
Charles Morley.....	100.00

The petitions in these cases are on file in the office of the board and the awards in the office of the secretary of state and the offices of the clerks of the towns in which the land is situated.

PART V.

ACCIDENTS.

ACCIDENTS.

DEATH OF DAVID S. CARNEY.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, February 20, 1902.

Investigation at Concord, February 17, 1902.

Hon John M. Mitchell appeared for the railroad and Martin & Howe appeared for the administrator of the estate of the deceased.

Witnesses: Ellery Hunkins, conductor, David Carney, Laura Carney, Allen Smith, Flora Smith, David Donahue, Margaret Donahue, Lewis Haynes, Walter Collier, Alonzo W. Elliott, all of Concord.

David S. Carney, a child 22 months old, who lived with his parents in a house between Penacook and Contoocook Park within twenty or twenty-five feet of the tracks of the Concord Street Railway, was killed by car No. 2, which was going to the park from Concord August 11, 1901. The family had moved into the house only the day before, and Mr. and Mrs. Carney were engaged in adjusting the screens and otherwise arranging for their comfort, while her father, who lived near by, had called to assist them. The child was playing inside the screen door and it appears that its mother thought its grandfather would see that it did not stray away, and that it did not occur to him that if it went out it would get into danger. He testifies that he saw it about the door but did not give it a thought. The car was not running more than five miles an hour; it had stopped a short distance away to let off a passenger and had ample time in which to reach the park without hurrying. It was a small car with a fifteen horse-power motor that seldom ran more than five miles per hour. Reaching back beside the track from the plank crossing to the house occupied by the Carneys there is a line of low bushes, higher than the child's head. As the motorman approached this crossing he rang the gong as usual, and while he was doing this saw the child toddling over the rail in front of him. He at once reversed and brought the car to a stop before

it had passed the planking, but not until the boy had been run over by the forward trucks and was held down by the rear trucks. The shouts of the car men at once brought the parents and some neighbors to the scene and the question arose whether the car should be backed or run forward in order to liberate the victim. The father advised backing the car, but the conductor said that must not be done as it would draw the body under the wheels still further, and he advised the motorman to go ahead, which he did eight or ten inches, when the child was taken up and carried into the house, where it died soon after the arrival of some physicians who had been summoned from Penacook. There were three passengers in the car at the time of the accident, two of whom appeared before the board and corroborated the testimony of the conductor as to the speed of the car and the warning given by the motorman, who has since died.

The only controversy in the case appears to be as to whether the car should have been backed or run forward in order to free the child from the rear trucks. This is a question of judgment which we cannot decide and we do not think it is material, for the boy was probably fatally injured when the car stopped. The crossing is upon a private way constructed for the use of the occupants of the Carney and another house. No carelessness on the part of the motorman or conductor before the accident is shown.

H. M. PUTNEY,
For the Board.

DEATH OF THOMAS KING.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, February 20, 1902.

Investigation at Concord, February 17, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: Seldon J. Davis, James Devanoy, Tilton; G. D. Gilchrist, Newport, Vt.

During the forenoon of December 27, 1901, Thomas King, a weaver in a Tilton factory, went to the livery stable of Seldon J. Davis in that village to hire a team to go to Franklin, which Mr. Davis refused to let him have because he was intoxicated. At 12.48 o'clock on the same day Mr. Davis, who is the mail carrier, was at the railroad station to meet the passenger train due from Boston about that time. After the train had made its usual stop it started and he walked up towards the express office

and saw King run down the street, fall in the mud near the express office, recover himself, rush across the platform and try to jump upon the front end of the rear car of the moving train. Davis shouted to him as he ran, "You can't get on the train," but he paid no attention and clutched at the railing of the car platform, was thrown under it, and run over and instantly killed. None of the trainmen saw him or had any reason to think he was in the vicinity, and no railroad employee was in any way at fault for his death, which was due to his recklessness caused by his intoxication.

H. M. PUTNEY,
For the Board.

DEATH OF J. FRANK TARDELL.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, March 24, 1902.

Investigation at Berlin, March 19, 1902.

Witness: Louis Gogaun, engineer.

J. Frank Tardell, an employee of the International Paper Company at Berlin, was killed March 11, 1902, by a car which was being backed upon the tracks of the Glen Junction Transfer Company, a railroad owned by the Paper Company and used exclusively for taking freight to and from the Grand Trunk and Boston & Maine Railroads.

Mr. Tardell, who was a bright, faithful, and somewhat experienced young man, stepped in behind a car which with two others was being backed on the track by an engine, in order to pull the pin and be ready to couple to another car. In doing this his foot probably caught in the frog at that point and he was thrown forward, run over, and so badly crushed that he died immediately.

From the somewhat imperfect testimony before us, we judge that if this frog had been blocked, as it should have been and as it has since been, the accident would not have occurred.

He was in the discharge of his duties and it does not appear that either he or any of his associates in the crew was careless or in any way at fault.

H. M. PUTNEY,
For the Board.

DEATH OF ANNIE MORIN.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, March 24, 1902.

Investigation at Berlin, March 19, 1902.

D. J. Daley appeared for the estate of the deceased, Annie Morin, and C. A. Hight and R. N. Chamberlin appeared for the railway company.

Witnesses: Martin Lee, flagman, David Hazard, switchman, L. D. Brown, driver express company, all of Berlin.

Annie Morin, a young girl who lived with her parents in that section of Berlin opposite the station of the Grand Trunk Railroad, was sent by her mother across the track on the morning of October 5, 1901, to purchase a yeast cake. On her return she attempted to pass between two sections of a freight train that had been cut in two, so as to clear the crossing, just as the forward section was set back to couple to the other, and she was thrown to the ground, run over by the wheels, and killed. In going towards her home she went down the station platform which extends nearly to the street and at the end of it came to Martin Lee, the flagman, who was there to protect the crossing. As he says, he saw that the cars were about to move and cautioned her not to go over the tracks until they had passed. He then moved down to see that no others got into danger, his back being towards her, and she passed by him and over the rail before he knew she was not heeding his warning. He attempted to grasp and save her but failed to do so and she was killed as stated. The train was a way freight. It had been separated in order to do the necessary work at the station, and having finished that the conductor motioned the engineer to set it together again so that it could proceed. The conductor and a switchman saw the child as she dodged upon the track just as the cars began to move but they were too far away to save her and it does not appear that any of the trainmen could have done anything which would have prevented the accident. The flagman is an old man, and it is a question whether one younger and more active would not have been more efficient, but that is a matter of conjecture. That he gave her what he supposed was ample warning and did all he could to rescue her after he saw she was in peril is beyond question. The accident must be attributed to the dangerous location and arrangement of the Grand Trunk station and yard at Berlin, which it is hoped will soon be corrected.

H. M. PUTNEY,

For the Board.

DEATH OF E. E. RANNO.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, May 26, 1902.

Investigation at Concord, May 22, 1902.

Gen. John H. Brown appeared for the railroad; E. H. Shannon, Esq., appeared for the widow of Mr. Ranno.

Witnesses: A. T. Young, engineer, Concord; J. N. Callahan, engineer, Lakeport; C. W. Perkins, fireman, Lakeport; F. B. Gale, conductor, Woodsville; W. R. Cole, telegraph operator, Lincoln; F. A. Strobridge, conductor, Woodsville; C. O. Langley, fireman, Woodsville; Edward Champou, brakeman, Plymouth.

A collision in the Bridgewater bridge of the White Mountain Division on the morning of January 2, 1902, resulted in the death of E. E. Ranno and the destruction of the bridge, together with three engines and nineteen freight cars.

The railroad company was engaged in filling its yard at Plymouth, getting the gravel for that purpose from a bank or pit a short distance north of the bridge. Mr. Ranno was engineer of what is known as "spotting" engine No. 745, the engine which moved the cars as they were successively filled by the steam shovel, drew them out of the bank or pit when all were filled, and backed in the empty cars when they were delivered by the gravel train. A switch track ran north into the pit from a point on the main line quite near the bridge. The method of operation that morning was substantially as follows: The gravel train, "work extra No. 395," backed its train of empty cars from Plymouth to a point on the main line opposite the bank; engine No. 745 then came out on to the main line and took the caboose car off the train, backed it down into the pit and attached it to the loaded cars standing there, then drew the loaded cars and caboose out on to the main line and attached them to the gravel train, then drew the combined train of empties and loads down past the switch, backed it up, cut the empties off and allowed them to run down into the pit, then drew the loaded train down on to the main line past the switch, and backed it up on to its engine. This made up the gravel train, with engine in front, headed north, its caboose behind, and all ready to go to Plymouth. To complete the last two operations the length of the train obliged Ranno to go into the bridge with his engine and part of the cars. While the gravel train was gone to Plymouth with its load he had no occasion to go on to the main line. While the gravel train was at the pit, he was under the orders of its conductor, Mr. Strobridge.

Freight train No. 273, Concord to Woodsville, after it left Lakeport, consisted of thirty-four cars, thirteen of which were equipped with air brakes, and was drawn by two engines, the brakes being controlled by the forward engine. At Meredith it received an order to "wait at Bridgewater gravel pit until 11.05 for 'work extra No. 395.'" This order was completed at 10.41 and the train left Meredith immediately after. It slowed down a little as it passed Ashland station, then increased its speed, and as it approached Bridgewater, was running at the rate of at least twenty-five miles an hour. The morning was cold and frosty, with a light snow flying about the wheels of the train, and, as the grade there descends sharply, the train was running without the use of steam. A curve and a cut prevent a long-distance view of the bridge, and as the train came round the curve out of the cut and on to the straight track which leads to the bridge, the engineer of the forward engine for the first time saw a man standing about seven telegraph poles distant from the south end of the bridge and making, with his hands, the signal to stop. The engine was then four telegraph poles distant from the man, consequently eleven poles distant from the bridge. The emergency brake was instantly applied, the speed was materially checked, but the train did not stop until both engines had entered the bridge and there collided with Engine No. 745 and its train. Seeing an engine in the bridge ahead of them and that a collision was inevitable, the engineer and fireman of both engines on No. 273 jumped just before they reached the bridge, and were uninjured. The fireman of No. 745, in the bridge, also jumped, and escaped without injury; but Ranno either jumped or was thrown from his seat and went through the bridge into the ice-covered river thirty feet below, and sustained injuries from which he died about four hours later. The bridge immediately took fire, and was totally destroyed, and the three engines and the cars in it were precipitated into the river.

The engineer of the forward engine on No. 273 testified that he looked at his watch immediately after he left Ashland station and the time was then 11.11 o'clock. Five minutes being allowed for differences in watches the time which his train was to wait for No. 395 had then expired, if he is correct in his testimony, and under his orders his train had the right of way, and was not obliged to stop at the bridge or give further attention to the position of No. 395. Testimony, which is not contradicted, fixes the time of the collision at 11.15, thus corroborating the engineer's testimony and making it immaterial whether No. 273 was coming down the grade faster than twenty-five miles an hour or not. The board finds that the responsibility for the accident

cannot be fixed upon any of the employees connected with the freight train.

At Plymouth Mr. Strobbridge, the conductor of No. 395, had received the same order, viz., that No. 273 would wait at the gravel pit until 11.05. His train arrived at the upper switch at 10.45 and at 10.50 he gave his engineer the signal to back up, but as the engineer wished to first fix his lubricator, Strobbridge went to the gravel pit to ascertain the situation there. He was informed by the telegraph operator stationed there that he had no orders for him but the operator volunteered the information that No. 273 had left Meredith at 10.50. Before Strobbridge reached the telegraph office Ranno had moved his train, and his engine was standing on the main line, a very little way over the switch. A brakeman, Edward Champou, was standing near the switch. At 10.56 as Strobbridge testifies, he told Champou that No. 273 had an order to wait until 11.05, and directed him to take his flag and go back to hold them, while he and his crew did the shifting. This was not said within Ranno's hearing, and he had received no order that day, except to go from Plymouth to the gravel pit in the morning and return at night, nor had the substance of the orders received (by others then been communicated to him. Champou started back and as his flag was in the engine and he understood he was to hurry he did not take the time to get it, and went down the track without one. It was he who gave the signal to No. 273 to stop.

In the mean time Ranno had taken the caboose from No. 395 and attached it to the loaded cars in the pit and was then ready to pull them out on to the main line. At this point of time, which Strobbridge can only fix by saying "it must have been after eleven," Ranno, who was looking out of his cab window, pointed over his shoulders with a gesture which Strobbridge understood to be an inquiry as to where No. 273 then was. Strobbridge answered him that he had orders over No. 273 until eleven, and that the brakeman had gone back to hold it. Ranno bowed his head as if he understood, and then proceeded to draw the loaded cars out, his engine entering the bridge. Strobbridge rode out on the rear car until it passed the switch, and then got off, and was setting the switch for the empty cars to come down, when the collision occurred.

It is certain that the right of the gravel train to be on the main line expired at 11.10, and that the collision was not after 11.15. This short space of time between safety and danger for the gravel train, and the important difference made by any inaccuracy in the testimony as to the time any certain thing was done, renders it impossible for the board to fix the blame for the

accident with certainty upon any one person. It is clear, however, that Ranno was under the orders of Strobridge, and if not ordered, was permitted by him to go on to the main line, either after the time limit had expired or so near to its expiration that he could not complete the work there and get back before it expired, and the board, therefore, finds that Ranno was not responsible for the accident.

If Strobridge is correct as to the time when Champou started from the pit to go to signal the freight train, it is difficult to understand how he could have proceeded with the speed his important duty demanded and not have gone further than the distance of seven telegraph poles south of the bridge when he was first seen by the engineer of No. 273. It is possible that Strobridge is mistaken as to the time, and, on the other hand, it is possible that Champou negligently loitered. The board cannot from the testimony determine which is the fact.

Conductor Strobridge justifies his actions by saying that he sent Champou to hold the train while he was occupying the main track in shifting, and that therefore it makes no difference whether the time limit had expired or not. But he knew what time No. 273 left Meredith and what time, barring accidents, it would reach the bridge. He also knew that his right to be on the main line had expired, or was just expiring, and no reason is shown why the work could not as well be done ten or fifteen minutes later. The board, therefore, finds that ordinary prudence and care in the discharge of his duty required him, under these circumstances, to keep the track clear until No. 273 had passed, and not trust to the protection of a brakeman, so hurriedly sent back.

F. C. FAULKNER,
For the Board.

DEATH OF THOMAS LANEY.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, May 29, 1902.

Investigation at Manchester, May 27, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: Clarence Dodge, engineer, South Portland, Maine; Fred Drew, fireman, Portland, Maine; Edward T. Miller, Boston, Mass.

Thomas Laney, a tramp, who, with a companion, was walking on the track of the Boston & Maine Railroad near Madbury, was struck and instantly killed by the locomotive of passenger

train No. 70, from Portland to Boston, at 10.34 A. M., March 20, 1902. He was seen when he was four or five hundred feet away by the engineer, who at once blew the danger whistle and applied the brakes, but could not stop until he had been killed. From what his companion said to the trainmen, who returned to the body, it appears that they were walking on a side track and when they heard the train, Laney, thinking it was coming on that, stepped across upon the main track, where he was struck. The train was running at the usual rate and was carefully handled.

The accident could not have been prevented by any one except the victim.

H. M. PUTNEY,
For the Board.

DEATH OF FRANK A. CONVERSE.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, May 30, 1902.

Investigation at Concord May 22, 1902.

Mr. John H. Brown appeared for the railroad.

Witnesses: C. J. Mason, track foreman, W. O. Page, engineer, Woodsville; Luke H. Cross, Warren.

Mr. Converse was employed in the sawmill which stands north of the depots at Warren, and boarded in a house situated south of the depots. A highway runs by this house to the mill nearly parallel to the railroad tracks, and was usually traveled by him in going to and from his work. On the morning of December 4 there was a high northeast wind and driving snow, which filled the highway with drifts, and when he started to go to his work at about 6 A. M., he came on to the railroad track south of the depot, because it was a little nearer and the walking better there than on the highway, and was walking, lantern in hand, on the main track toward the mill when he was struck and instantly killed by a snow plow running from Woodsville to Plymouth. Mr. Cross, who was employed at the sawmill, was, at the time of the accident, about six or eight rods north of the place where Converse was struck. He saw the headlight of the approaching train and saw the light of Converse's lantern, but on account of the driving snow and the darkness did not witness the accident. The train consisted of a snow plow, an engine behind it, and a caboose car behind the engine. It left Woodsville

at about 4 A. M., and as it approached Warren the steam was shut off, and it was "drifting" at a speed of eighteen to twenty miles an hour. The whistle was sounded for the crossings, and the bell on the plow was ringing as it passed the crossings and went through Warren yard. Mr. Mason, track foreman, who had charge of the plow, was inside the plow at the time of the accident, and was looking ahead through the window. He saw a man and his lantern on or near the track, but did not know that the train struck him, nor did anybody on the train know that a man had been struck until after they had arrived at Plymouth. These are all the facts which the investigation disclosed and are probably all which exist.

All the regulations of the road appear to have been observed, and all in charge of the train seem to have been alert and attentive to their respective duties. The darkness and the blinding snowstorm were the direct causes of the accident, and Mr. Converse by venturing upon the track under the conditions of time and weather assumed the risks incident to his act.

F. C. FAULKNER,
For the Board.

DEATH OF MARTIN MURRAY.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, May 30, 1902.

Investigation at Concord May 22, 1902.

Mr. John H. Brown appeared for the railroad.

Witnesses: Jeremiah M. Callahan, engineer, Charles W. Perkins, fireman, L. E. Hayward, station agent, all of Lakeport.

Martin Murray, about fifty years of age, was section foreman on the Lakeport section of the White Mountain Division of the Boston & Maine Railroad. On the afternoon of December 27, 1901, the yard at Lakeport required the work of a flanger, a car with wings or scrapers underneath, used to remove the snow from near the rails, and Mr. Murray requested the use of an engine to move the flanger. Mr. Callahan, engineer, and Mr. Perkins, fireman, of engine No. 702, were sent to him. The flanger stood near the round house on one of the side tracks at Lakeport, but there was a coal car and a flat car in front of it. Mr. Murray set the switch leading to this side track and gave the signal to back the engine up, and when the connection was made coupled the engine on to the coal car. He then stepped

in between the flanger and the flat car and gave the signal to again back up. The engineer started to back but the snow clogged the wheels under the cars, rendering it impossible to do so. He then started ahead sufficiently to take up the slack, and then shoved the cars back so that they struck the flanger. Mr. Murray was then seen by the fireman (who was on the short side of the curve of the side track) to jump back, go down on to his knees, and motion for help. The engineer and fireman went to his assistance and took him at once to the office of Dr. Saltmarsh, where he died in about an hour. He gave no explanation of the manner in which the accident occurred or its cause, and no witness saw what occurred after he stepped in between the car and the flanger. But it is evident from his injuries, which were about his chest and shoulders, that as the cars came together, the couplings slipped by each other, the cars struck, and Mr. Murray was caught between them.

There was no evidence that the engine was backed up with undue or unusual violence, and, as Mr. Murray had charge of the movements of the train and himself directed them, no blame for the accident can be attributed to any of the employees of the railroad. It was evidently attributable to his want of care in venturing too far between the cars as they were coming together.

F. C. FAULKNER,
For the Board.

DEATH OF JOHN M. ABBOTT.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, May 31, 1902.

Investigation at Manchester, May 27, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: J. E. Brackett, engineer, F. A. Tuttle, fireman, Frank M. Warren, yard conductor, Frank M. Cole, yard brakeman, all of Dover.

John M. Abbott, an experienced brakeman, who was at work with a shifting crew in the Boston & Maine Railroad yard at Dover, fell from a car, was run over and killed about 8 o'clock in the evening of April 11, 1902. The crew had backed two cars over the Washington-street crossing and left them there to do other shifting. It then nosed on to four other cars and, backing up to

the two that had been left, coupled them to the tank of the engine. Mr. Abbott made the hitch standing beside one car on the ground. He then went around behind the cars, took up a lantern that had been left there, set it upon the engine, went up on one of the cars, and gave the engineer the back-up motion. This was the last seen of him alive. The engineer proceeded with his work, ran the train down between Washington and Folsom streets, setting off one car, and then went to Sawyer's Mills about a mile away. It was then discovered that Abbott, who had had no duties to attend to after he was seen upon the car, was missing, and going back the crew found his dead and mangled body on the east end of the Folsom-street crossing. This is all that can be ascertained. There does not appear to have been any unusual movement of the cars, but in some way Mr. Abbott was doubtless thrown from the place where he was riding and fell across the rails. His reputation warrants the belief that he was in no way at fault and there is no reason to suppose that any of his associates were.

H. M. PUTNEY,
For the Board.

DEATH OF CHARLES HALL.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 5, 1902.

Investigation at Manchester, May 27, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: S. W. Twombly, engineer, James A. Norwell, fireman, J. B. Morrill, brakeman, all of North Berwick, Maine.

Instead of keeping to the highway across the railroad track three fourths of a mile westerly of Durham station, Charles Hall drove his team along the track westerly three hundred feet, where he met a passenger train and was instantly killed. It was in the evening of December 14, 1901. The train was No. 51, running from Boston to North Berwick at about twenty to twenty-five miles an hour. The crossing whistles were properly given and the engine bell was ringing when the engineer and fireman became conscious that the locomotive had struck some obstacle although the extreme darkness prevented their seeing it. The train was stopped and a brakeman sent back to investigate while the train proceeded to Durham station in order to clear an approaching express passenger train. The brakeman

found Mr. Hall dead, lying in a gutter or drain near the track, the horse apparently having been frightened from the middle of the track to the fence, where it was standing, and the wagon completely demolished. The body of the dead man was duly cared for with assistance from the station.

A close examination discovered the wheel tracks of Mr. Hall's wagon beginning at the highway crossing and wandering away from it along the railroad track westerly three hundred feet, where the train struck it. Mr. Hall was probably on his way to his house, which was a short distance beyond the crossing, but the night being exceedingly dark, and Mr. Hall very much intoxicated, he drove his horse down the railroad track instead of along the highway. The train was running upon its usual time and no one in charge of it is in any way at fault for the accident.

E. B. S. SANBORN,
For the Board.

DEATH OF HUGH CARROLL.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 5, 1902.

Investigation at Manchester, May 27, 1902.

Superintendent William Sanborn appeared for the railroad.

Witnesses: Fred Tibbetts, engineer, Wakefield, Mass.; H. H. Pease, fireman, Wakefield, Mass.; M. W. Morrill, conductor, Alton Bay; R. L. Sterling, brakeman, Dover.

Hugh Carroll was killed by the locomotive of extra freight train No. 127 running from Rochester to Dover December 28, 1901. While rounding the curve into Dover the engineer discovered Carroll walking upon the track towards Dover about five hundred feet ahead of the locomotive and immediately sounded warning whistles. Instead of leaving the track Carroll staggered along upon it. He was very drunk. The train, consisting of twelve cars and the saloon car, was moving about twelve miles an hour, and although brought to a stop as soon as possible yet it was not soon enough to avoid striking Carroll and instantly killing him. His body was taken to the station and properly cared for. Carroll was thirty-four years old. The train crew was without fault for the accident.

E. B. S. SANBORN,
For the Board.

DEATH OF MICHAEL BURNS.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 9, 1902.

Investigation at Concord, June 5, 1902.

Mr. John H. Brown appeared for the railroad.

Witnesses: E. B. Huse, Enfield; E. L. Talbot, freight conductor, West Lebanon; W. E. Small, freight conductor, Concord.

Freight train No. 213 from Concord to White River Junction broke apart and nine of the forty cars of which it was composed were wrecked between West Canaan and Enfield a little after midnight, May 15, 1902. As the running work of one of the wrecked cars was in condition to be moved the crew took the car to the siding near the Baltic Mills near West Canaan and left it there. The next morning Charles Skinner, while on his way to his work in the mills, went over to examine the car, and as they passed along saw in it a man's head. He notified the station agent, who, with the section men, went to the siding and found in the wreck the body of a man who had evidently been crushed and instantly killed when the cars went together. From a paper found upon the body it was learned that it was that of Michael Burns, who had been about Enfield the day before peddling court plaster, and who undoubtedly was stealing a ride in the car. Much inquiry was made to ascertain his residence and discover his friends, if he had any, but nothing could be learned concerning them and he was buried in Enfield. None of the trainmen had ever seen him or were aware that there was any one except their crew upon the cars, and so far as can be ascertained no person saw him about the railroad.

From the position in which his body was found it is judged that he was lying across the end of the twenty-third car from the engine and when the end of that was crushed in by the one behind it he was caught under it.

H. M. PUTNEY,
For the Board.

DEATH OF FRED STONE.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 14, 1902.

Investigation at Concord, May 22, 1902.

Gen. John H. Brown appeared for the railroad company and E. H. Shannon, Esq., for the heirs of Mr. Stone.

Witnesses: William C. Batchelder, traveling engineer, Concord; Laurence K. Ford, conductor, Jephtha K. Corliss, engineer, and Elbert R. Holbrook, fireman, all of Woodsville.

The testimony at the investigation established the following facts:

When passenger train No. 184, Woodsville to Concord, left Laconia at 5.15 on the evening of December 20, 1901, it was but three minutes late. The train consisted of seven cars and in the cab of the engine with the engineer and fireman was Mr. Batchelder, whose duty as traveling engineer was to look after the different engineers and firemen on that division; see that they performed their duties properly, and that their engines were kept in proper condition. He sat in the fireman's place and performed all the fireman's duties except tending the fire. The night was clear, and a slight flurry of snow had made the ground white. As they approached Winnisquam crossing the train was running at its usual speed of forty miles an hour, and both the engineer and Mr. Batchelder had their heads out of the windows, carefully looking ahead. The whistle was sounded for the crossing, and the bell was ringing. Suddenly Mr. Batchelder saw on his side of the track a man and his team on the highway, less than two rods from the crossing. The man was sitting erect and looking straight ahead, and the horse was approaching the crossing at a moderate gait, evidently not frightened or even being hurried by its driver. When first seen there was time enough to have stopped the horse had the driver given heed to the signals and noise of the approaching train. Seeing that the team was coming on to the crossing, Mr. Batchelder shouted to the engineer, who instantly closed the throttle and put on the emergency brake. The train stopped within seven or eight car lengths; the engineer testified, "If I was doing it for my life, I could not have done it quicker." The engineer whistled for a brakeman to go back to protect the rear of the train, and he and Mr. Batchelder then got down to ascertain the result of the collision. It was then twenty-one minutes past five o'clock. They found the horse on the right-hand side of the track and the driver on the left.

He had been instantly killed. The body was taken to Tilton and delivered to an undertaker, and was soon identified as Mr. Fred Stone, who lived at Laconia and worked at Sanbornton. At the time of the accident, he was evidently returning from his work to his home.

No defect of sight or hearing or other cause for Mr. Stone's disregard of the warning whistle and bell was suggested by the testimony. But he must have been acquainted with the crossing from his frequent passing over it, and it is difficult to imagine anything more which those in charge of the train could have done to prevent the accident.

The board finds that the brakes were in perfect working order, the crossing signals properly given, the employees of the railroad alert and attentive to their duty, and that the accident was not due to their fault.

F. C. FAULKNER,
For the Board.

DEATH OF MOSES B. SHEPARD.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 19, 1902.

Investigation at Concord, June 5, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: William T. Whittle, conductor, Hillsborough; M. W. Favor, engineer, Concord; D. H. Goodhue, fireman, Concord; Alfred E. Thompson, Hopkinton; Harry G. Chandler, Hopkinton; Mr. Call, Contoocook.

The evidence at the hearing established the following facts:

Conductor Whittle's train, No. 35, Concord to Peterborough, leaves Concord at 3.15 P. M., and runs with the Claremont train as far as Contoocook, where the two sections separate. A few minutes before the leaving time on May 22, Shepard was discovered in the rear passenger car evidently making his preparations to smoke. The conductor asked him where he was going and receiving the information that it was Claremont told him he must go into the forward, or Claremont smoking car. When the train had started and the conductor came through to collect fares he found Shepard in the rear smoking car and having a mileage book containing only fifteen miles. He was informed that this was insufficient to take him to Claremont, and he then said he would go to Hillsborough. He was informed that the

mileage would not take him to Hillsborough, and that he had better pay forty-five cents, the cash fare to Contoocook, and then his mileage would take him there. He replied that he had no money, and the conductor took the mileage to Contoocook. When the train left Contoocook the conductor found him still in the car. He again said he had no money, and the conductor took his mileage to the next station, West Hopkinton, and told him he must get off there. West Hopkinton is a flag station. There were two other passengers to get off, one of whom remained at the station, while the other went to get a team. Shepard got off without any resistance or even objection, and his small box of carpenter's tools and small satchel were handed out and left on the station platform, or close beside it. He was soon after seen by the passenger who remained sitting in the station door, drinking from a bottle, and later sitting on the edge of the low platform, his feet on the ground next the track, and his head buried in his hands. Nothing in his speech, walk, or other actions had indicated to the conductor or the two passengers that he was under the influence of liquor, at least to the extent that he was not entirely capable of taking care of himself. Both the passengers had left the station to attend to their business before the accident happened.

Train No. 40, Peterborough to Concord, meets train No. 35 at West Henniker, and as both trains were on time this afternoon there were 31 minutes between the time No. 35 left West Hopkinton and No. 40 arrived there. There is a highway crossing just west of this station, and another 30 or 40 rods east of it, and as the track approaches the station from the west there is a sharp curve, but before the whistling post is reached, there is a place from which the engineer can see the station signal and persons who may be standing on the platform. As No. 40 approached the station steam was shut off, the whistle sounded for both crossings, the bell was ringing, and the train running at about twenty-five miles an hour. On account of this curve and his sitting position, Shepard could not be seen by the engineer or fireman until they were quite near him. Then the brakes were instantly applied and the train stopped as soon as possible. His body was found between the cars and the platform; one leg was cut off and it was evident that his head had been struck and crushed by the iron step of the tender. Further examination disclosed on his person one full bottle of liquor and another bottle from which he had been drinking. The body was properly taken care of and taken to Franklin, where Shepard lived.

Stupefaction produced by the liquor he drank at West Hopkinton, and perhaps before he took the train at Concord, is the

evident cause of his sitting in that dangerous position and his disregard of the signals of the approaching train. The board finds that the train and all its appliances were in perfect working order, the train was being properly run, and that every possible precaution was taken on the part of the employees of the railroad to prevent this accident.

F. C. FAULKNER,
For the Board.

DEATH OF CHARLES T. CHASE.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, June 25, 1902.

Investigation at Concord, June 5, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: B. R. Jewell, conductor, J. J. Kelley, brakeman, and Walter Corliss, all of Concord.

The testimony at the investigation established the following facts:

The deceased and Mr. Corliss were railroad bridge builders, and on the morning of May 26, 1902, were to go to Henniker to do some work in repairing the pile-bridge there. A portion of their material was loaded at Concord on to a car in train No. 221, known as the Peterborough way freight, and at Contoocook ladders, poles, and lumber for their work were put into the car, and Chase and Corliss got on the train. The train consisted of five flat cars, seven box cars, and a saloon car, the flat cars being next to the saloon car. The bridge over Contoocook river is just beyond Contoocook station, and just beyond the bridge is a siding leading to a gristmill. It was necessary that morning to set off one or more cars on to this siding, and to do this work the ordinary and proper method is to first detach the saloon car and leave it on the main line while the train is drawn up and by the switch, and then backed or allowed to run down on to the siding. The train had drawn through the bridge and was running very slowly. The conductor directed the rear brakeman to pull the pin in the coupling of the saloon car in order to separate it from the train. He stooped down from the platform of the saloon car, pulled the pin with his left hand and when the car was detached he gave the motion to go ahead before he arose. The train went on, and the saloon car had not lost its forward motion when the brakeman arose and looking

down saw Chase's body in front of the wheels. The car was almost immediately stopped, and the unfortunate man was taken out from under the rear truck-frame. The distance and time for action had been too short, and it was found that the forward wheels had passed over his legs. He was then conscious, and while arrangements to take him to Dr. Blaisdell's office for surgical treatment were being made he declared to several witnesses that he considered himself alone to blame for the accident. He died about two o'clock that afternoon.

The brakeman had seen Corliss standing on the first, and Chase standing on the last of the flat cars when the train came through the bridge, but did not notice Chase when he went to pull the pin.

Mr. Corliss, who had nothing to do with the management of the train, and is, therefore, a disinterested witness, was the only one who saw the accident. From his position on the front flat car he could see Chase standing a few feet from the rear end of the last car, and, consequently, only a few feet from the saloon car when it was detached. He was then standing with hands in pockets and his face turned toward the gristmill. As the train started forward, after the saloon car was cut off, he saw Chase disappear over the end of the flat car. The engine had been stopped, or nearly so, to give the slack necessary to enable the brakeman to pull the pin, and it started forward with "a yank," as the trainmen express it. But Mr. Corliss corroborates all the trainmen in saying that the movement was not unusually or unnecessarily violent or sudden, and says that he was not thrown down or disturbed by it.

The saloon car was the proper place for both men to ride and had Mr. Chase been riding there, or even had he exercised the care proper for the place in which and the conditions under which he chose to ride, the accident would not have happened.

The board finds that the train was being properly and carefully managed, and that no blame for this accident can be charged to the railroad or any of its employees.

F. C. FAULKNER,

For the Board.

DEATH OF HENRY STEARNS.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October 20, 1902.

Investigation at Concord, October 15, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: Edward G. Park, engineer, Beachmont, Mass., and William E. Shepard, fireman, Somerville, Mass.

Henry Stearns, a citizen of Florida, who had come to New Hampshire to visit a sister, who resides near Mitchell's crossing between Manchester and Goffe's Falls, upon the southern division of the Boston & Maine Railroad, on the 28th of May, 1902, took the electric cars at Manchester, rode down by the Pine Grove cemetery and then walked along the highway to that crossing, intending to pass over it to his sister's house on the other side. As he neared the crossing express train No. 102 from Concord approached running very fast, probably forty miles an hour. It met near the whistling post eighty rods above the crossing another express train, No. 41, going north on the inward track. At this point the engineer of No. 102 blew the crossing whistle and the fireman commenced ringing the bell. When No. 41 had passed the fireman saw a man going upon the outward track on the crossing, and rang the bell as vigorously as he could and shouted to the engineer, who was leaning out of his window and looking ahead, so he could not see what was on the other side. The man, who was Mr. Stearns, paid no attention to the bell but kept straight on, passed the outward track and stepped over the rail of the inward in front of the locomotive. The engineer, who had already shut off the steam and applied the brakes, brought the train to a stop as soon as possible and found the dead body of Stearns with the skull crushed upon the forward end of his engine.

Mr. Stearns was a man 78 years of age, quite deaf and somewhat blind. He had with him in his right hand a large extension grip and in his left a heavy cane and umbrella. The probability is that he had seen the up train pass the crossing and thought he could safely proceed, his infirmities preventing him from noticing the down train or hearing the warnings given by its engineer and fireman.

The down express was twenty minutes late at Manchester, but was making little more than schedule time. It was impossible for its engine men to see the victim sooner than the fireman did or to stop after he was seen in season to save him.

H. M. PUTNEY,

For the Board.

DEATH OF WILLIAM M. HARVEY.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October 18, 1902.

Investigation at Concord, October 15, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: William F. Sexton, conductor, Somerville, Mass.; Fred A. Gowen, engineer, Waverly, Mass.

Mr. Harvey was head brakeman on train No. 503, a fast freight running from Boston to Bellows Falls, and as such, it was his duty to ride on the outside of the train on all grades, and take charge of the retainers connected with the air brakes. He was about thirty-two years old and familiar with his duties.

On September 2, 1902, this train left Boston at 8.45 P. M., and was due in Keene at 2.20 the next morning. There is an almost continuous grade from Troy to Keene, and Harvey was last seen alive in his proper place, on the top of the cars, just after the train began to descend this grade. The evidence tended to show that the engine and all the appliances for holding the train on a grade were in good order; that the train was under control and running at a proper speed. But at a point a little south of South Keene, the train suddenly broke apart, probably from the breaking of a wheel under one of the cars, four or five cars were thrown down the bank on one side, three or four on the other side, and all were badly wrecked. Harvey's body was found on the north side of the track, lying among some large rocks, and under a portion of the wreckage. From its position and a wound upon the forehead, it was evident that he had been thrown from the top of a car, headlong upon the rocks, and that his death was instantaneous. No other person was injured.

The exact cause of this serious accident cannot be determined, but upon all the evidence it appears, and the board so finds, that it was from a cause or causes which due care on the part of those in charge of the train could not have seasonably discovered or prevented.

F. C. FAULKNER,
For the Board.

DEATH OF MARIA OWENS AND ANNIE L. SALTER.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, October 20, 1902.

Investigation at Concord, October 15, 1902.

Hon. Thomas F. Clifford appeared for the railroad, and Mr. Niles of Sargent, Niles & Morrill appeared for Franklin R. Salter, administrator of the estate of Annie L. Salter.

Witnesses: John P. Callahan, engineer, John F. Sullivan, conductor, A. W. Corser, fireman, Charles Palmer, brakeman, Concord; Mrs. Horace W. Locke, Franklin; Elmer E. Kempton, Tilton; Horace Wells, Franklin.

On Sunday, February 23, 1902, Maria Owens and Annie L. Salter were fatally injured by a freight train on the Webster Place highway-crossing in Franklin. The place of the accident is where the main highway from Concord to Franklin crosses, at grade, the Northern Railroad track, a few feet westerly of the Daniel Webster homestead, now the New Hampshire Orphans' Home, and about two miles southerly of the Franklin station. The crossing has existed at this point since the Northern Railroad opened to Franklin in December, 1846. Looking from the highway on the crossing and from any point on the highway three or four rods easterly of the crossing the track is in plain view for one hundred rods to the north, and for three quarters of a mile southerly, and the smoke of locomotives at Franklin Junction station a mile away to the north is often visible. The same view of the track can be had half a mile away coming from the east. The highway is a broad one and touches the track at a right angle about midway of a straight line of track measuring one mile and a quarter or more. A small railroad flag-station stands a few feet southerly of the highway.

Miss Owens, Miss Salter, and Mrs. McNabb, teachers or assistants at the Orphans' Home, started out from the easterly driveway of the home on to the highway and towards the crossing, seated in a single sleigh, Miss Salter sitting between the other two and driving the steady family horse she was accustomed to use on their way to church, following not far behind the barge load of children and teachers going upon the same route for the same purpose. When the barge load of children and teachers was upon the crossing, the train was seen approaching from the north beyond the whistling post about one hundred rods away, and the crossing whistle was heard by the driver and others in the barge before the barge cleared the crossing. Thereupon the

driver of the barge horses and several of the persons in the barge turned around and shouted to the three ladies in the sleigh, who were then driving towards the crossing and were five rods easterly of it, and kept up the shouting and waved their hands to them to call their attention to the nearby train. But they failed to attract the attention of the three ladies, who looked neither to the right nor left while the horse trotted slowly on to the track and the sleigh was struck by the locomotive.

The train, a regular through freight of seventeen cars, known as the milk train, was brought to a stop with the rear car just clear of the crossing and two of the ladies were found beside the track a little south of the station and the other one farther along to the south. Miss Owens was killed outright, Miss Salter died on Tuesday following the accident, and Mrs. McNabb was not fatally injured.

The train is scheduled to run from West Lebanon to Concord and is due to leave Franklin Junction at 9.40 o'clock A. M., and was a trifle behind time, ten minutes or so, on the day of the accident. It has been run on the same time substantially for many years and crossed this highway every Sunday regularly, which latter fact was probably known to Miss Salter, who was driving, who had been at the home for several months and doubtless had seen the train while riding to church on previous Sundays. But the one mystery of the accident, why neither of the three ladies heard, saw, or thought of the train, or why all the efforts of the people in the barge failed to arouse any of the three, remains, and yet the evidence is overwhelming that such was the fact, as well as that the whistle was sounded and that the bell was ringing even to the moment of striking the sleigh. Head Brakeman Palmer, who sat on the fireman's seat and was ringing the bell, discovered the approaching team when it was within two rods of the crossing and the train but seven or eight rods away and shouted to the engineer, who applied the emergency brake. Even then the horse could have been held up or turned aside had the smallest attention been bestowed upon their surroundings by the unfortunate ladies. It adds to the sadness of this fatality to know how little was required to avoid it.

The train crew was without any fault which contributed to the accident.

E. B. S. SANBORN,
For the Board.

DEATH OF DANIEL KELLIHER.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 10, 1902.

Investigation at Manchester, November 7, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: Peter Mooney and Charles W. Goodrich, engineer, Portsmouth.

The Boston & Maine Railroad passes over Bartlett street in Portsmouth upon an overhead bridge. About eleven o'clock on the evening of July 25, 1902, Peter Mooney, who was going along the street under this bridge, heard a cry for help from above and upon investigation he found Daniel Kelliher, a man whose home was in the vicinity, lying beside the bridge supports so badly injured that he died the next morning at five o'clock. Mr. Kelliher had evidently been struck by shifting engine No. 437, which had been at work there a short time before, and thrown through the bridge to the street, where he was found. Neither the engineer nor any one else had seen him upon the bridge. There is no known reason why he was there instead of in the safe street below, for he could not save any distance in going to his home by walking there. The engineer, who was looking out of his window, did not see the man or know of the accident until informed of it about fifteen minutes after it occurred, and then could find no blood or other marks showing that his engine had caused it. But the nature of the man's injuries and the position in which he was found indicate that he was standing or lying beside the track and was hit by the engine as it passed. That he was between the rails is improbable because if he had been he would have been ground to pieces. The headlight was burning but the bell was not ringing because the crossing is an overhead one upon which foot travelers have no right or occasion to go.

H. M. PUTNEY,

For the Board.

DEATH OF CHARLES H. STEVENS.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 18, 1902.

Investigation at Manchester, November 17, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: F. M. Chapman, engineer, L. L. Record, conductor, Hudson; A. Langlais, brakeman, Nashua.

A shifter with a crew made up of F. M. Chapman, engineer, L. L. Record, conductor, A. Langlais and Charles H. Stevens, brakemen, were at work in Nashua west yard at 8.20 o'clock P. M., April 11, 1902. The engine pushed a string of five cars on to two cars standing on the track in order to hitch to them. But the couplers did not happen to hitch. Mr. Stevens, Mr. Record, and Mr. Langlais were standing at the place where the coupling was to be made with their lanterns and Mr. Stevens stepped between the cars to open the knuckle of the coupler of the standing car to aid the hitch. Finding that knuckle opening hard, he stepped across to the car opposite, which was to be hitched to, attached it to the engine, and gave the motion to the engineer to back up. He failed to step out clear from the cars before they came together, was caught between the dead woods and instantly killed. The couplers were among those approved by the Master Car Builders' Association and lawfully in use and were in good condition. Mr. Stevens was about twenty-five years old, in vigorous health, of long experience in this and other kinds of train service, and was alert and skillful in doing his work. The train was handled in the usual way and no complication existed which takes this case from the class that are purely accidental.

E. B. S. SANBORN,

For the Board.

DEATH OF JOHN BURKE.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 21, 1902.

Investigation at Manchester, November 7, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: O. H. Ham, engineer, Fred Thomas, car inspector, and C. E. Hodgdon, yard conductor, all of Portsmouth.

Twenty minutes before twelve o'clock on the night of May 5, 1902, Fred Thomas, a car inspector, who had just inspected a train that was being made up in the Portsmouth yard of the Boston & Maine Railroad and stepped into the depot, heard a groan and on going to investigate found John Burke, a marine, under the wheels of an empty coal car in the train which was then at a standstill. He immediately informed the engineer, who moved the car about six inches and the injured man was taken out and cared for, but died soon after. There was no crossing within five hundred feet of the place where the man was found and there is no apparent reason why he was in the yard at the time. He must have been trying to crawl under the car, but whence he came or where he was going is not known.

H. M. PUTNEY,
For the Board.

DEATH OF EARL DUPLISSIE.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 21, 1902.

Investigation at Manchester, November 17, 1902.

Gen. John H. Brown appeared for the railroad and Doyle & Lucier and Wason & Moran for the father of the boy.

Witnesses: F. J. Horne, conductor, and J. L. Carter, brakeman, Nashua.

Earl Duplissie, a lad 14 years of age, was fatally injured while trying to jump upon a freight car in train No. 314, in the Nashua yard at 6 o'clock P. M., August 6, 1902. He had been playing most of the afternoon with two other boys younger than he, and about 4 o'clock the three went together out by the track near Harvey's shanty, where they remained until half past five, when they agreed to climb upon the first freight train that went along and steal rides down to the neighborhood of their homes. Train No. 314 had just arrived from Portland and while it was waiting for signals J. L. Carter, one of its brakemen, saw the boys sitting upon the track. He shouted to them to go away, which they did. Soon after the train started and he saw them on some horizontal bars near by, and a little later noticed them make a rush for one of the passing cars. As he was in his position as head brakeman upon the first car, he could not see what happened to them, but it appears from the story of the others that Duplissie jumped for a Maine Central car loaded with stone and fell under the

wheels. A switchman, who stood near by, saw there was trouble and motioned for a stop, which was made almost immediately, as the train was moving very slowly. The two younger boys had already pulled their companion from the track and he was taken to his father's house and tenderly cared for but his injuries were of such a character that he could not be saved.

H. M. PUTNEY,
For the Board.

DEATH OF BRADBURY M. MORRILL.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 22, 1902.

Investigation at Concord, June 5, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: N. H. Emerson, fireman, Concord; G. A. Corran, freight conductor, West Lebanon.

Bradbury M. Morrill, a demented man, 74 years old, who lived with his sister opposite Hill Village in the town of Sanbornton, wandered away from his home about noon April 26, 1902. When he was missed his relatives instituted a search for him to Franklin Lower Village, where he was seen and supposed to be a pauper from the Boseawen county farm in Boseawen, about 5 o'clock in the afternoon. The next morning the engineer and fireman of train No. 220 saw his dead body near the track not far from Burleigh's crossing, where it had evidently lain several hours. Several trains had passed each way during the night, and while none of their crews saw him and there is no evidence as to which of them struck him, he was doubtless hit by one of them and instantly killed.

H. M. PUTNEY,
For the Board.

DEATH OF JOHN SULLIVAN.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 22, 1902.

Investigation at Concord, November 18, 1902.

Gen. John H. Brown appeared for the railroad.

Witness: Charles R. Lamphere, conductor, Windsor, Vt.

Mr. Sullivan, a quarryman, out of work and out of money, had been staying at Westminster, Vt., for several days prior to June 19, 1902. That night, partially intoxicated, he boarded the train at Bellows Falls at 11.10 o'clock to go to Windsor, expecting to get work on a quarry there. According to his own account, to escape paying fare, he got on to the forward platform of the mail car and rode to Charlestown. As the train was stopping at that station, he attempted to get off in the darkness on the west side of the train, away from the station lights, and in some way fell under the wheels of the mail car, receiving injuries from which he died the next morning. He had concealed himself so well that he was not seen by the conductor or any of the men in charge of the train until they heard his cries and went to his assistance.

It is clear that Sullivan's death was the result of his own want of care, and that the railroad and its servants were in no way to blame.

F. C. FAULKNER,
For the Board.

DEATH OF CATHERINE FITZGERALD.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 22, 1902.

Investigation at Concord, November 18, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: A. E. McIntire, conductor, Whitefield; Irving Wiloughby, engineer, W. H. Aiken, fireman, Woodsville; John Moran, station agent, and George Hood, Cherry Mountain.

August 7, 1902, Catherine Fitzgerald, a lady about 70 years of age, who lived a short distance from the Cherry Mountain station upon the White Mountain Division of the Boston & Maine Railroad, while attempting to cross the tracks in the yard at that place, was run over by an engine and car that were doing some shifting there, and so injured that she died in a few minutes. The testimony is that she was going to her home and in order to save a short distance left the highway, went down upon the station platform, which extends thirty feet in that direction, and then stepped out upon the track in front of the car and engine, which were moving five or six miles an hour. She was seen by the station agent, conductor, and fireman, and several others upon the platform, but as there was no reason for supposing that

she would leave it or that she was in any danger, little attention was paid to her and no effort was made to stop her. It was at one o'clock p. m., on a clear day, the bell was ringing. She was an old resident in the vicinity, familiar with the movement of trains, and there is no apparent reason why she should have sacrificed her life as she did.

H. M. PUTNEY,
For the Board.

DEATH OF OLIN T. SARGENT.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 22, 1902.

Investigation at Concord, November 18, 1902.

Gen. John H. Brown appeared for the railroad and N. J. Dyer for the father of Mr. Sargent.

Witnesses: T. J. Tebo, conductor, W. C. Bean, brakeman, J. H. Smart, engineer, J. W. Young, fireman, all of Concord.

Olin T. Sargent, head brakeman of a way freight train of sixteen cars running from Concord to West Lebanon, was struck by the railroad bridge one fourth of a mile before reaching Andover station and instantly killed, on the thirteenth day of October, 1902, at 11.13 o'clock, forenoon.

Mr. Sargent began work for the railroad company as a spare brakeman August 21, 1902, and was assigned to duty as his services were needed, upon the Northern Railroad, the Concord & Peterborough, and the Concord & Claremont routes, not being attached permanently to any one run or to any one train crew. On the day before the accident he was detailed to go with this way freight crew on the following morning and notice thereof given to Mr. Tebo, conductor, and the rest of the crew by the usual notice posted on the bulletin board in the railroad yard office. Mr. Sargent failed to report to his train before it left Concord, but overtook it at East Andover, reaching there by the passenger train, his absence having been reported by telegraph from Penacook station by Mr. Tebo. Mr. Sargent performed his share of the shifting at East Andover and when the train started on its journey took his place on the engine as the head brakeman is required to do. The other persons of the train crew were Cutting and Bean, brakemen, J. H. Smart, engineer, J. W. Young, fireman, and the conductor, T. J. Tebo, no one of whom had a personal acquaintance with Mr. Sargent, but some

of whom had seen him at work in the Concord yard and upon a train on the road, and others knew him by sight and by name and knew his occupation on the railroad.

The next stop for this train being Andover station, where freight was to be left, Mr. Sargent went on top of the train a short time before the bridge was reached, as was his duty, to watch and care for his share of the cars upon entering the Andover yard. Engineer Smart had greeted Mr. Sargent when he joined him on the engine with the inquiry if he was a new man, and Mr. Sargent had replied that he had been braking about two months, and Mr. Smart had rejoined that Sargent needed "to look out for these bridges. Fireman Young, who had observed the talk, looked out of the cab to where Mr. Sargent was standing on top of the second car from the engine just in season to see the bridge-guard, which was more than one hundred and fifty feet from the bridge, strike Mr. Sargent and knock off his hat, whereupon Mr. Sargent stooped over, bending his body downward, as one naturally would do to escape striking the bridge. He failed to clear it and Mr. Young saw his body stretched upon the car he was riding after the car had passed under the bridge. The accident was due, doubtless, to Mr. Sargent's miscalculating the distance between the car and the bridge. The car upon which he rode was twelve feet and two inches high, and the bridge about sixteen and one third feet in the clear and is rated as one of the low bridges upon the Northern Railroad system, built many years ago. Mr. Sargent was a young man and appeared to be alert and in good health. The bridge-guards were in correct position and hung a trifle lower than the top of the bridge, and answered the requirements of the law. Mr. Smart, the engineer, who has known the bridge for thirty-one or thirty-two years, had never known or heard of any accident to brakemen caused by the bridge until the death of Mr. Sargent. There is nothing in the evidence tending to show fault on the part of any of the train crew.

E. B. S. SANBORN,
For the Board.

DEATH OF SAMUEL P. CHASE.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 24, 1902.

Investigation at Manchester, November 17, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: H. D. Rowe, conductor, Melrose, Mass.; William M. Healy, brakeman, Malden, Mass.; and David Glover, Exeter.

Samuel P. Chase, who lived upon Grove street near Pine in Exeter, and was employed in the Exeter Machine Works, left his home on the morning of March 8, 1902, to go to his work, which was a considerable distance away and on the opposite side of the Boston & Maine Railroad from his home. As he walked along he fell in with David Glover, a fellow workman, and they went on together. Instead of passing up the street and going over the railroad crossing to their destination, when they reached a point about four hundred feet below the crossing they took a short cut through the railroad yard as they were accustomed to do in order to shorten their walk about 100 yards. A short time before freight train No. 608 from North Berwick to Boston had reached the Exeter yard and its crew were at work shifting some cars into and out of the freight house in order to make up their train and proceed with it to Boston. During this operation some detached cars were necessarily left standing upon the track in the freight house and others outside. Between two of them there was a small space through which Mr. Glover passed safely. Mr. Chase attempted to follow but at that moment the cars were slowly pushed together by the engine in order to make the necessary hitch and he was caught between the bunters and crushed to death. None of the crew knew he was in that vicinity until he was caught and screamed. The cars were moved very slowly in the usual and proper manner and all the crew were at their posts performing their duty according to custom and the rules. As the engine was at one end of the freight house and the cars between which Mr. Chase tried to go were at the other it is quite probable that he did not see the engine and did not know any of the cars were being moved, but whether this be so or not we cannot see that any one else was at fault. That he was a trespasser is certain. That if he had gone to his work by the public highway where he had a right to go he would not have been injured is equally certain. That any one employed in making up the train was in any way negligent or could have saved him by the exercise of reasonable care does not appear.

and while he was only doing what he and many others were constantly doing and probably without a thought that it was wrong, the responsibility was his and his only.

H. M. PUTNEY,
For the Board.

DEATH OF FRED COBB.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 26, 1902.

Investigation at Keene, November 25, 1902.

Witnesses: Henry E. Brown, John H. Bigelow, station agent, both of Troy.

As Mr. Brown was going to his work at the Troy Blanket Mills, about six o'clock on the morning of October 7, 1902, he discovered lying between the rails of the main track of the Cheshire Branch, at a point about three quarters of a mile north of Troy station, the body of a man, badly mangled. Upon going to it he recognized it to be Fred Cobb, a man between forty and fifty years of age, who lived alone in a small shanty three quarters of a mile further north. Marks on the ground indicated that he had been sitting on the west rail with his feet between the rails, and had been dragged along the track some fifteen feet to the north. A bag of crackers stood just outside the rail, and in one pocket of the man's coat was found a new cap, and in the other the fragments of a bottle, more or less crushed into the body. Another bottle which had contained liquor was found on the track near the body. Mr. Brown immediately notified the town authorities and the remains were taken care of.

Further investigation made by himself and Mr. Bigelow disclosed that Cobb was last seen between nine and ten o'clock the evening before in an intoxicated condition in Kimball's store in Troy Village, and that he there bought the cap and the bag of crackers found with him. He was in the habit of walking from the village along the railroad track to his shanty, which stood five rods from the track. He had frequently been warned by railroad men and on one occasion driven off the track. No one could be found who saw him after he left Kimball's store, but all the indications point to the fact that on his way home that night, probably overcome by liquor, he sat down upon the rail at the place shown by the marks on the ground, went to sleep, and was instantly killed by the night express north, which leaves Troy at 10.05 P. M.

It is clear that he was a trespasser, and that his death was caused by no fault of any one but himself.

F. C. FAULKNER,
For the Board.

DEATH OF MRS. H. J. BOWLES.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 28, 1902.

Investigation at Concord, November 26, 1902.

Gen. John H. Brown appeared for the railroad and Mr. Henry C. Mulligan for the estate of the deceased.

Witnesses: C. A. Carpenter, engineer, A. J. Perkins, fireman, Scott Wells, conductor, Fabyans; and Fred Stevens, Whitefield.

Mr. and Mrs. H. J. Bowles, who lived in Whitefield near the Overlook House, started on the morning of September 12, 1902, to drive to Whitefield Village with their team, which consisted of a horse and an express wagon in which they carried a number of milk cans. When they reached the railroad crossing about two hundred feet from the Whitefield station, their team was struck by the locomotive of the accommodation train from Fabyans to Berlin, and Mrs. Bowles was thrown from the wagon and killed. Mr. Bowles, who was also thrown out, escaped with some injuries from which he has since recovered. The wagon, one wheel of which was caught by the pilot, was not overturned but wrenched from the horse and carried along about one hundred feet, where it was left standing upright. Neither of the occupants was struck by the train, the death of Mrs. Bowles being due to the breaking of her neck as she fell to the ground. The train had just left Whitefield Junction and the testimony of the members of its crew, which is undisputed, is that the engineer had shut off the steam and was running about ten miles an hour, that he had blown the whistle four times for each of two crossings which are within fifteen rods of each other, making an almost continuous warning, and that the bell was being rung. About one hundred feet from the crossing where the accident occurred there is a barn beside the track which obstructs the view of the highway from the train but not of the crossing. When the engineer had passed this barn he saw the Bowles team about fifteen feet from the crossing and slowly approaching it. It seemed to him that Mr. Bowles, who was driving, was at that instant checking the horse as if to stop, but imme-

diately after he appeared to loosen the reins and urge the horse ahead as if to pass in front of the engine, which he almost succeeded in doing. It appears that the team could not have been seen by the engineer until after the barn was passed but whether the accident would have been prevented if it had been seen farther away is conjectural. If it be assumed that it would have been then the barn is a factor in the case, but we find no reason to believe that any of the train crew failed to do anything that could reasonably have been expected of them under the circumstances. All the evidence points to the conclusion that Mr. Bowles was aware of the approach of the train and either miscalculated its distance from the crossing, its rate of speed, or the time it would take him to cross in front of it, and that the accident was due to his mistake.

H. M. PUTNEY,
For the Board.

DEATH OF BERNARD BRENNAN.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, November 29, 1902.

Investigation at Concord, November 26, 1902.

Gen. John H. Brown appeared for the railroad.

Witnesses: F. L. Dunbar, conductor, Somerville, Mass.; Everett Fellows, switchman, and H. E. Bombard, yard brakeman, Manchester.

About one o'clock August 27, 1902, F. L. Dunbar, conductor of freight train No. 558 from Boston to Concord, and H. E. Bombard, a yard brakeman, while looking over that train as it stood in the lower part of the Manchester yard, found between two cars a man who had evidently stationed himself there for the purpose of stealing a ride and who told them he wanted to get to Concord. They drove him away and Mr. Bombard followed him towards the engine to see that he did not get on again as he tried to do several times. Meanwhile the train had started and the man caught hold of one of the cars and ran along beside it as if he intended to get to the forward end and climb upon it. While doing this he tripped and fell under the wheels, which ran over and crushed his right arm and leg and injured him internally. He died the next day at four o'clock A. M. After the accident he told those who attended him that he was a tramp and was trying to steal a ride when he was hurt. He also said his

name was Bernard Brennan and that he had a brother in Worcester, Mass., who upon being notified appeared and took charge of the body.

H. M. PUTNEY,
For the Board.

DEATH OF EDWARD QUIMBY AND J. E. MARSHALL.

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS.

CONCORD, December 15, 1902.

Investigation at Manchester, November 7, and at Concord, November 26, 1902.

Gen. John H. Brown and Hon. Oliver E. Branch appeared for the railroad, Mr. Niles, of Sargent, Niles & Morrill, for the heirs of Mr. Quimby, and Mr. Brown, of Brown, Jones & Warren, for the heirs of Mr. Marshall.

Witnesses: Fred C. Jones, conductor (train No. 68), Concord; George A. Chase, brakeman (train No. 68), Concord; Frank H. Crowson, conductor (train No. 345), Charlestown, Mass.; John G. Wheeler, brakeman (train No. 345), Charlestown, Mass.; Albert E. Williamson, engineer (train No. 345), Northampton, Mass.; Horace George, conductor (train No. 769), Somerville, Mass.; Michael Farrey, brakeman (train No. 769), Nashua; Ernest L. Flanders, switchman, Nashua.

On the morning of December 28, 1901, at practically 8.30 o'clock, passenger train No. 68, Concord to Boston, known as the "Canon Ball," collided with the rear end of extra freight No. 345 at the north end of the north yard at Nashua, about a mile from the station. The engineer of No. 68, Edward Quimby, and his fireman, J. E. Marshall, were instantly killed. Mr. Crowson, conductor of No. 345, was badly hurt, but all the passengers of the well-filled train escaped without injuries. The investigation was delayed until after Mr. Crowson had recovered, and when begun, was once continued in order that the crews of all trains involved in the accident might be summoned and the investigation be made as thorough as possible.

The morning was frosty and foggy, rendering it impossible at the place of the accident to see beyond the length of two cars. Train No. 68 was due at Nashua station at 8.28 but had left Manchester four minutes late, and from there to the place of the accident had only made its running time. Another extra freight, No. 769, had passed into the yard just before the collision and,

as its presence indirectly contributed to the accident, the facts established by the evidence will perhaps be better understood by stating them in the order of the arrival of these three south-bound trains.

As No. 769 approached the north yard, the rear brakeman, Farrey, threw off a lighted fusee as a warning to any train which might be following and, at a point eight or ten telegraph poles south of the north switchman's shanty, got off, with his flag, fusee, and torpedoes, to further protect the rear of his train. He put down one torpedo north of the shanty and came back the distance of four or five telegraph poles south of the shanty, where he lighted his fusee and waited. His train proceeded slowly down the yard to the cross-over, where it was stopped by a switchman and held there to allow a north-bound passenger train to go by on the outward track. When this train had passed, No. 769 crossed over and went down to the south yard. It cleared the main line at 8.22 by the conductor's watch, and so was out of the way when the collision occurred.

Train No. 345, according to the testimony of the engineer, passed Thornton's at 8.08, and thus had fourteen minutes in which to run the remaining five miles to the north yard and clear No. 68. As it drew into the yard the engineer heard the torpedo, saw Farrey swinging his fusee, stopped the train as quickly as he could, and at once whistled for a brakeman to go back. He testifies that he gave this signal at 8.21. He then proceeded to start his train but it consisted of forty-three cars, and in stopping, he had applied the air brakes with such force that he was obliged to make three attempts, taking from seven to ten minutes time, before he was able to get the train in motion. It had moved but thirty-five rods when he felt the shock of the collision. In the mean time the brakeman of No. 345, Mr. Wheeler, who was riding in the monitor of the caboose, had seen ahead the light of the fusee thrown off by No. 769, and had got down and thrown off one from his car. At about the same time, the conductor, Mr. Crowson, who was riding with him, felt the train slacken its speed, and, knowing that delay might bring his train on to the time of No. 68, ordered Wheeler to go back and look out for that train. Crowson testifies that he looked at his watch and Wheeler started back at 8.19 and that the train was then moving slowly. Wheeler went back fourteen telegraph poles, and put a torpedo upon the rail; he had not time to go further or do more for he heard No. 68 fast approaching. He lighted his fusee, displayed his flag and stood beside the rail, on the engineer's side, as the train came upon him. The torpedo did not explode and was found afterwards twelve or fifteen feet from the

place it was put with one of its lead straps gone. His signal was not answered and the train went on at a speed of thirty-five or forty miles an hour. He thinks he saw the engineer of No. 68, as he passed, wiping the frost from the cab window. It is evident, however, from the fact that no application of the brakes was made, that the engineer, from some cause, did not see him or his signal.

It is very doubtful if Crowson is correct in his statement of the time when Wheeler started to go back, but, even if the statements of the time that No. 345 passed Thornton's and the time it came to a stop in the yard can be implicitly relied upon, it is evident that the train was so nearly upon the time of No. 68 that in clear weather and under the most favorable circumstances the means taken for protection would have been barely sufficient. The conditions demanded extraordinary care and this the board finds was not exercised by those in charge of No. 345. Those in charge of both trains were experienced railroad employees. They were running in a dense fog and approaching a busy yard, where, in such weather, they must have known delays were more apt to occur. The brakeman should have been ordered back early enough to enable him not only to properly place the single torpedo but also the two torpedoes required by the rules. Nor can the board find, upon the evidence, that the engineer of No. 68 was not more at fault. It is true that under the rules he had the right of way, and the right to rely upon the track being clear for him to Nashua Junction. But he was running under the same conditions and the same considerations demanded extraordinary care on his part. Aside from the question whether he was not approaching the yard at too great speed, it seems impossible that, had he been keeping the careful watch which more favorable conditions demanded, he would not have seen the light of the fusee which Wheeler was holding on his side of the engine, or its reflection upon the dense fog which surrounded everything.

The board finds no want of care on the part of the crew of No. 769 or those in charge of the Nashua yard.

F. C. FAULKNER,
For the Board.

APPENDIX.

OPINION OF THE COURT.

STREET RAILWAY LEASES.

APPENDIX.

OPINION OF SUPREME COURT ON PETITION OF LACONIA STREET RAILWAY.

FINANCIAL RESOURCES AND INTENTIONS OF PETITIONERS FOR RAILWAY CHARTERS MAY BE INQUIRED INTO.

CHASE, J. The petitioner (formerly the Laconia & Lake Village Horse Railroad, Laws 1893, *c.* 284, *s.* 1, Laws 1895, *c.* 225, *s.* 1) was incorporated July 27, 1881, and empowered "to construct, maintain, and use a railroad . . . from any point on Main street or Court street in Laconia, over, along, and upon such of the streets in said Laconia and in Gilford as may be necessary for the public accommodation, to Lake Village in said Gilford, with branches and side tracks to other parts of said towns." Manuscript Laws, vol. 72, page 665. Its authorized capital is \$100,000. Laws 1893, *c.* 284, *s.* 3. It is said that the corporation owns 8.87 miles of railway, all within the limits of Laconia, and that the cost thereof was \$108,098.59. It desires to build an extension of the railroad through the towns of Belmont, Sanbornton, Tilton, and Franklin to the boundary line between Franklin and Boscawen, and a branch from Main street in Franklin to Webster Lake, all of which it is estimated will cost \$280,000; and the petition is for a determination of the question whether the public good requires the building of the same. The proposed extension is much longer than the corporation's present railroad. The Boston & Maine Railroad appear by leave of the court and object to the petition on the ground that the proposed extension and branch are not such within the meaning of section 18, chapter 156, Public Statutes, which provides that "if a railroad corporation desires to build an extension of its railroad, or a branch railroad, it may file in the office of the clerk of the supreme court of the county in which its principal office is located, a petition to the court for a determination of the question whether the public good requires the building of such

extension or branch," and that the corporation may build the same if, in the course of the proceedings prescribed for the purpose, this question is decided in its favor. The Boston & Maine Railroad say that the words "extension" and "branch" were used in these provisions to describe additions to the original railroad which are needed for a better fulfillment of the general objects of the corporation, and not additions which create a new system of railroads and work a complete revolution in the corporate purposes.

In support of the position, they say that chapter 156 makes no provision for amending the articles of association of corporations organized under it. The chapter makes no distinction in this respect between corporations created by special charters and corporations organized under the general law. Its language is, "if a railroad corporation desires to build an extension," etc., that is, any railroad corporation, however created. It applies to corporations organized under it, as well as to those created by special acts. The chapter originally applied to steam railroad corporations only, but by section 3, chapter 27, Laws 1895, the provisions of sections 1 to 20 are made applicable to corporations created for constructing, maintaining, and operating street railways, except as modified by the later act. This includes "all railway corporations authorized to lay and use any part of their railway tracks in public highways otherwise than for crossing purposes"; and consequently it includes the petitioner. Laws 1895, c. 27, ss. 1, 2.

If there were no provision in the chapter by which the stock of dissenting stockholders could be taken in case of an amendment of the charter against their objection, changing the business of the corporation, its absence would be weighty if not conclusive evidence that amendments of that kind were not within the purview of the statute; for, in that case, they could not be made without the unanimous consent of the stockholders. The act of 1883 (Laws 1883, c. 100), contained no provision of this kind, and it was held that a lease made under its authority by one railroad corporation to another of the former's property and franchises for a term of 99 years was a fundamental change of the business of the corporation, and, being made without the unanimous consent of the stockholders, was invalid. *Dow v. Railroad*, 67 N. H. 1. See, also, *Jones v. Railroad*, 67 N. H. 119, 146. The act was amended in this particular so far as the power to lease and form unions is concerned by the act of 1889 (Laws 1889, c. 5, s. 1) and so far as the power to build extensions and branches is concerned by provisions of the Public Statutes. Now,

"if any stockholder in a railroad corporation which has voted to build an extension or branch, or which has become a party to a lease or to a contract of union under the provisions of this chapter, shall dissent from the building of such extension or branch or from such lease or union, the corporation in which he is a stockholder in the case of building an extension or branch . . . may apply by petition to any justice of the supreme court," and have the value of the stock, interest, or property right of dissenting stockholders determined, and upon the payment or tender of the amount determined the stock becomes the property of the petitioner. P. S., c. 156, ss. 28-37. These provisions show that amendments of charters making fundamental changes in the business of corporations by providing for the building of extensions and branches were within the contemplation and intent of the legislature, the same as amendments providing for the making of leases or contracts of union. There is no difference in the provisions applying to these objects.

Another reason offered for the construction of the statute alleged by the Boston & Maine Railroad is the supposed absence of a requirement that the necessary capital stock shall be subscribed in the first instance. It is said that this shows that the extensions or branches intended are only such as can be made without changing the fundamental purpose of the corporation as originally chartered. It therefore becomes necessary to inquire whether there is an absence of such requirement. If there is not, the reason above suggested has no force. As previously stated, all the provisions of sections 1 to 20 of chapter 156 of the Public Statutes are made applicable to street railway corporations. Section 18 provides as follows: "The petition (for an extension or branch) shall set forth the termini, gauge, general description, and probable cost of such extension or branch. The court at a regular adjourned law term, after notice and finding of the facts, and a hearing of the parties, as provided in sections nine, ten, eleven, twelve, and thirteen of this chapter, shall determine the question so presented." It will be observed that the facts to be set forth in the petition relating to the proposed extension or branch are substantially the same as those that are required to be set forth in the articles of association of a new corporation (P. S., c. 156, s. 2); and that the procedure upon the petition is that prescribed for the petition of a provisional corporation. *Ib.*, s. 8. The ultimate question in both cases is, whether a corporation shall be authorized to build a new railroad; and the incidental questions must necessarily be similar. These facts account for the adoption of the same

course of procedure in both cases, and will be of service in determining what the legislative intent was in respect to the immediate matter under consideration. Section 10 is as follows: "At the term to which the order of notice is made returnable, if it appears to the court that sufficient notice of the petition has been given, and that all preliminary steps have been taken, and the capital stock has been subscribed by responsible parties, in good faith, with the intention of building the road, and if no sufficient objection is made, the court shall refer the petition to the board of railroad commissioners or to a board of three referees appointed by the court, as they shall deem best, to find and report the facts bearing upon the petition."

This section requires the decision of four questions before the petition is referred, namely: 1, whether sufficient notice has been given; 2, whether all preliminary steps have been taken; 3, whether the capital stock has been subscribed by responsible parties in good faith with the intention of building the road; and 4, whether any objection made to the petition is sufficient. There is no inconsistency between the nature of questions 1, 2, and 4 and the nature of a petition for the right to build an extension or branch that renders them inapplicable in such a proceeding. If the portion of the section represented by question 3 must be understood in a strict literal sense, it undoubtedly would not apply in all cases of petition for extensions and branches. It is supposable that a corporation may have a sufficient surplus of capital to build the proposed extension or branch, or that it may have authority under the general laws and sufficient credit to raise the needed funds by a loan. It is also supposable that a corporation may be obliged to issue new stock to obtain the funds. The provision interpreted literally would be applicable in the latter case, but not in the two former cases. In interpreting the language the object in view must be taken into consideration. However great the public demand for the road may be, it cannot be satisfied unless there is a *bona-fide* intention to build it and sufficient financial resources to carry the intention into effect. The granting of authority to build to a corporation which has no intention of building or insufficient financial resources or credit would be worse than useless; it would defer the satisfaction of the public demand for two years (*Ib.*, ss. 7, 20), if it did not prevent it altogether. To avoid this contingency, the corporation is required to prove to the satisfaction of the court that it intends in good faith to build the proposed road and has sufficient financial ability or credit for the purpose before it can have the question of public good con-

sidered. There is the same necessity for the determination of these questions in the first instance in the case of petitions by existing corporations for authority to build extensions and branches that there is in the case of petitions by new corporations. Manifestly, the language of the section was intended to cover the necessity in both classes of cases. By adopting it for the extension class, the legislature intended that it should apply to the varying conditions of such cases although in some cases it would have a figurative rather than a literal sense. If the description "capital stock . . . subscribed by responsible parties in good faith" is not broad enough to cover the conditions in all extension cases, it is reinforced by the "sufficient objection" clause, and when taken together they are applicable to all conditions that can arise in such cases.

Section 19 provides that, "if the court determine that the public good requires the building of the extension or branch, the corporation shall file a copy of the petition and of the decision of the court thereon in the office of the secretary of state, and shall thereupon have authority . . . to raise the money for the construction and equipment of such branch or extension by increasing its capital stock, or by issuing its bonds or notes, within the limits prescribed by law." Here is express authority for increasing the capital stock of the corporation. It is unreasonable to suppose that the increase intended is limited to the amount which may be issued without increasing the total amount of capital stock authorized by the original charter. A limitation of this kind would frequently prevent corporations from building extensions or branches and defeat the public exigencies. "The limits prescribed by law," so far as the phrase is applicable to the increase of capital stock, are those fixed by section 4 of the chapter and by the reasonable necessity occasioned by the new construction and equipment. Its force is similar to that of the same phrase in section 6, chapter 149, Public Statutes. By section 10 of the chapter the corporation must take provisional action for providing the money required for the purpose in view, either by voting to increase its capital stock and securing actual, responsible subscribers therefor, or by voting to raise the money upon a loan, or by some other means authorized by law, and must satisfy the court of its ability to raise the money before it is entitled to have its petition referred; and by section 19, the corporation is authorized to raise the money by the issue of stock, notes, or bonds after authority to build the extension or branch has been secured. While the proceeding is pending, the entire action of the corporation is

necessarily subject to the condition that it procure a favorable decision from the court. This condition attaches to votes relating to the financing of the enterprise, the same as to votes relating to its inauguration and prosecution. When the decision is reached and a record thereof is made in the office of the secretary of state the corporation "shall thereupon have authority" to raise the money necessary for the purpose in the ways prescribed by section 19,—that is, shall have authority to carry into effect its prior conditional action,—the condition having been satisfied.

It has been suggested that the question as to the corporation's intention and financial ability to build the road will arise also before the board of railroad commissioners or referees if the question of public good is sent to them for determination. It is not perceived how this can be so; but if it is so, the commissioners or referees must assume that it has already been made to appear to the court that the petitioner has the intention and ability to build the road. There will be no occasion for a further investigation of these matters. The question before them will be, "whether the public good requires the proposed railroad"—not whether it will probably be built. The objection of the Boston & Maine Railroad to the maintenance of the petition cannot be sustained. The question remains, as to the course that shall be pursued to determine the preliminary questions mentioned in section 10. An attested copy of the record of all the proceedings of the corporation relating to the subject of the petition should be filed at the session of court to which the order of notice is returnable; also affidavits relating to facts not matters of record relevant to the preliminary questions. When no issue is raised upon these questions by an objecting party in the proceeding, there seems to be no reason why the questions may not be decided upon such testimony the same as similar questions in other proceedings are determined under like circumstances. The affidavits should be full and explicit and by persons having knowledge of the facts. As has been seen, the matters are not merely formal. The proceeding must be dismissed unless it appears to the court that there are financial ability and *bona-fide* intention on the part of the petitioner to serve the public as proposed, should it be subsequently decided that the public good requires such service. If an issue is made upon any of these questions, an opportunity should be afforded to the objecting party to cross-examine the petitioner's witnesses and to introduce testimony. This will ordinarily be done by sending the question to a master or referee to hear the testimony and make a finding upon the issue.

No copy of the record of the petitioning corporation's proceedings relating to the building of the proposed extension and branch and no affidavits as to the other facts have been submitted to the court. When this is done, if it appears therefrom that the petitioner has a *prima facie* case, so far as the preliminary questions are concerned, a master or referee will be appointed to make a finding upon the issue raised upon any of such questions by the objecting party.

Shannon & Young for the petitioners.

Frank S. Streeter, by leave of the court, for the Boston & Maine Railroad.

All concurred.

LEASES.

SEABROOK & HAMPTON BEACH STREET RAILWAY COMPANY TO EXETER, HAMPTON & AMESBURY STREET RAILWAY COMPANY.

This indenture, made this first day of July, in the year 1901, by and between the Seabrook & Hampton Beach Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessor), of the one part, and the Exeter, Hampton & Amesbury Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessee), of the other part, witnesseth, that the lessor doth hereby lease unto the lessee all and singular its railways, lands, franchises, and other property of every description now owned, or hereafter to be acquired, together with all the rights, privileges, easements, and appurtenances thereunto belonging, including the right to demand and receive to the lessee's own use all tolls, rents, revenues, income, and profits of the demised premises, excepting from the said premises all cash, cheques, bills, notes, and moneys due to the lessor, and its common seal and books of record and account, to have and to hold the same unto the lessee, its successors and assigns, for the term of ninety-nine years from the day of the date hereof.

1. The lessor covenants that during the continuance of this lease it will maintain its corporate organization in due form of law, and for that purpose will hold all necessary meetings, elect all necessary officers, and make and keep all necessary records, reports, and returns required by law at an expense not to exceed \$100 per annum, which the lessee covenants to pay to it on or before the date of the annual meeting of the stockholders of the lessor in each year.

2. The lessee may use the name of the lessor in bringing or defending any suits or proceedings in law or equity which may be necessary for the due protection, preservation, and full enjoyment by the lessee of all the property, rights, and privileges

hereby leased, but the lessee shall save and hold the lessor harmless and indemnified from and against all loss, cost, damage, and expense arising therefrom.

3. The lessor covenants that in any case the lessee deems any part of the real estate or personal property hereby demised unnecessary for the purposes of the said railway and desires to sell the same, and the directors of the lessor approve such sale, the lessor will concur with the lessee in such sale and in executing and delivering such instruments as may be necessary to transfer its title therein to the vendee, and will cause such votes to be passed by its shareholders and directors as may be necessary; provided that the proceeds of any such sale, subject to the provisions of the mortgage hereinafter mentioned, shall be applied to the substitution of property of equal value to that sold, or shall be expended to increase the value of other property hereby demised, as the directors of the lessor shall approve, and the lessee agrees so to apply or expend the proceeds. And the lessee may, with the approval of the directors of the lessor, subject to the said mortgage, pull down, alter, and repair buildings and structures, and change the location or position of the lines of rails, but shall replace any buildings or structures pulled down in whole or in part with permanent improvements of as great value. And the lessee shall be at liberty, without any such approval or concurrence as aforesaid, subject to the mortgage, to use and consume fuel and supplies, and to replace any of the rails, rolling stock, equipment, machinery, and tools comprised in this lease with others, and to sell such of them as shall have been replaced or worn out as it may think fit, and without any obligation on the part of any purchaser to ascertain the occurrence of the event in which any such last-mentioned sale is authorized.

4. In consideration of the premises the lessee covenants with the lessor, for the benefit of the shareholders for the time being of the lessor, to pay to the said shareholders respectively, as and for rent hereunder, a semi-annual dividend of three per cent on the shares of the capital stock of the lessor lawfully issued and from time to time outstanding to the aggregate principal amount of \$55,000, and a like dividend upon any shares of the capital stock of the lessor lawfully issued in excess of the said principal amount of \$55,000, for the purposes and in the manner hereinafter provided, the said dividends to be paid on the first days of January and July in each year during the term of this lease to the persons registered as holders of the said shares on the tenth day next preceding each day for the payment of such

dividend, the first payment to be made on the first day of January, 1902; and in case this lease is terminated at any time prior to the first day of July in the year 2000 a proportionate part of such semi-annual dividend to be paid for the portion unelapsed of the half year to the then registered holders of the said shares. And such payments of dividends shall be free and clear of all other charges, expenses, and payments to be made or incurred under the provisions hereof. And an agreement for the payment of the said dividends by the lessee shall be endorsed upon the certificates of the capital stock of the lessor under the common seal of the lessee signed by its duly authorized officer and shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the Seabrook & Hampton Beach Street Railway Company for ninety-nine years from the 1st of July, 1901, upon the terms (among others) of paying a semi-annual dividend of three per cent on the shares of the last-mentioned company on the 1st of January and July in every year during the continuance of the said lease to the persons registered as holders of the said shares on the tenth day preceding each such dividend day, and of entering into this agreement in consideration thereof agrees with the said registered holder of the within-mentioned shares to pay the said dividends accordingly and to enter into a like agreement with every holder of the said shares to whom a new certificate shall be issued, and to indorse such agreement upon every such certificate. Witness the common seal of the Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the day of , 1901."

5. The lessee covenants to perform and observe all the covenants and agreements of the lessor contained in its mortgage to the American Loan and Trust Company, dated the first day of July, 1901, and also as and for further rent hereunder the lessee agrees to assume and pay the principal and interest of the bonds to the aggregate principal amount of \$50,000 secured by the said mortgage, and also to assume and agree to pay the interest payable during the said term of all bonds issued or to be issued in pursuance hereof and the principal of all such bonds payable during the said term. And an agreement by the lessee for such payment shall be endorsed upon the said bonds under the common seal of the lessee, signed by its duly authorized officer. And in case the said agreement relates to the payment of both principal and interest of the said bonds it shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the principal and interest thereof, and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the principal and interest thereof as the same become payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the 1st of July, 1901."

But in case the said agreement relates merely to the payment of interest up to the end of the term of this lease it shall be in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease dated the first day of July, 1901, of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the interest thereof payable during the term of the said lease and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the interest thereof accruing during the term of the said lease as the same becomes payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the of , 19 ."

And the lessee covenants to cancel and destroy all coupons for the said interest upon any of the said bonds as and when the said coupons are paid by the lessee.

6. The lessee covenants to pay all taxes, charges, and assessments whatsoever lawfully assessed upon or in respect of the leased premises or any part thereof during the term of this lease, including those assessed during the year 1901.

7. The lessee covenants to insure and keep insured such parts of the premises as are of an insurable nature for such sums and in such manner as shall reasonably protect the same against loss or damage by fire and to exhibit to the lessor or its agents the policies whenever reasonably requested, and all sums received by virtue of any such insurance shall be applied to making good the loss and damage, and so that all such insurance shall be in accordance with such or the like provisions as are contained in the said mortgage during the continuance of such

mortgage or of any such future mortgage of the premises as is hereinafter mentioned.

8. The lessee covenants to keep the said railway and other leased property in as good repair, order, and condition as at the inception of this lease, and to replace all such rails, rolling stock, equipment, machinery, and tools as may be worn out, and to mark with the name of the lessor in the manner hereinafter provided all rolling stock used to replace any comprised in this lease. And at the termination of the lease to surrender the leased premises and all property added thereto or substituted therefor in like good repair, order, and condition.

9. The lessee covenants to save the lessor harmless from all actions, suits, proceedings, claims, damages, and expense on account of anything that has already happened, or by reason of any acts or omissions of the lessee in the management or use of the leased premises during the continuance of this lease, and at its own expense to defend all actions, suits, and proceedings already or to be hereafter brought against the lessor or the leased property on account of any such matter, and to pay all sums recovered as damages or costs in any such action, suit, or proceeding.

10. The lessee covenants at its own cost and expense to work and use the leased railway and property in compliance with the laws of the state of New Hampshire, and to do all things that may by law be required in respect of the whole or any part of the leased premises. And the lessee further covenants to furnish all cars, equipment, and apparatus of every description required for the due use and working of the said railway in addition to the property hereby demised.

11. The lessor covenants that it will issue, subject to the provisions of law for the time being and at the expense of the lessee, additional shares or bonds, or both, for the purpose of raising money to pay for permanent improvements and permanent additions to the leased premises, and to an amount sufficient for this purpose, whenever requested by vote of the board of directors of the lessee, provided that such improvements and additions shall be approved by the directors of the lessor, and will deliver such shares and bonds to the lessee to be used for the said purposes, and will also issue bonds whenever so requested for the purpose of renewing or refunding its existing bonds, or any bonds hereafter issued under these presents. And none of the said shares or bonds shall be sold for less than par. All such bonds shall be secured by mortgage of all the property of the railway company on terms similar to those contained in

the mortgage hereinbefore mentioned, except so far as they may be varied with the approval of the directors of both of the said companies, and the lessee shall concur in any such mortgage to the extent of its estate hereby acquired. And any benefits from reduced rates of interest during the continuance of this lease, consequent upon such renewal or refunding, shall enure to the benefit of the lessee, and any premium obtained from the sale of bonds of the lessor so issued to renew or refund its bonds shall be used to provide permanent improvements and permanent additions to the leased premises, except such as are herein required to be provided by the lessee. And the lessor agrees that its directors and stockholders shall pass all votes and make all applications to the board of railroad commissioners or other authority, and take any other steps that may be necessary in order to issue stock or bonds as herein provided. And the lessor covenants that it will not issue any stock or bonds without the express request of the board of directors of the lessee.

12. The lessor and lessee mutually covenant that there shall forthwith be made a full and complete inventory and appraisal of the land, buildings, tracks, overhead construction, rolling stock, equipment, and all other property of every nature and description demised by this lease, a copy of which inventory shall be furnished to the lessor and also to the lessee, and the same shall be conclusive evidence in any and all cases in which the question of the condition and value of the said property at the time of making this lease shall arise between them. The said inventory and appraisal shall be made at the expense of the lessee by two disinterested persons, one selected by the lessor and one by the lessee, who in case of any disagreement may choose a third, and the decision of a majority shall be final. And all the rolling stock of the lessor shall at the like expense be marked with its name, so that the same can be identified, but this provision shall not prevent the lessee from marking the same with its own name. On the termination of this lease, whether by lapse of time or otherwise, a like inventory and appraisal shall be made of all the property then surrendered by the lessee to the lessor, and if the property surrendered is thus found to be of greater value than the appraised value at the commencement of the lease, with the addition of a sum equal to all amounts of money received by the lessee from the issue of shares of stock and bonds of the lessor (excepting the principal of renewal and refunding bonds and excepting the principal of any bonds of the lessor that shall be paid off by the lessee), the difference shall be paid by the lessor to the lessee in money within one

year from the termination of this lease with interest at the rate of five per cent per annum from such termination until the time of payment. And if the property surrendered is of less value than the appraised value at the commencement of this lease and the said sum received from stock and bonds as aforesaid, the difference shall be paid by the lessee to the lessor in money within the same time and with the like interest. And the lessor and its agents shall be at liberty at reasonable times to enter upon the leased premises and inspect the same, and the lessee shall afford all proper facilities therefor.

13. This lease is upon condition that if the lessee, its successors or assigns, shall fail to make any semi-annual payment of rent as hereinbefore stipulated, or any part thereof, or to pay the principal and interest of the said bonds in accordance with its agreement, or to perform and observe any of its other covenants or agreements herein contained, and such default continues for one month after written notice thereof from the lessor to the lessee, or if the estate hereby granted or possession of the premises or any part thereof shall be taken from the lessee by legal proceedings or the appointment of a receiver, or if the lessee or its successors or assigns shall assign or underlet the said premises or any part thereof without the assent of the lessor on each occasion in writing, and notwithstanding any assent or waiver on any prior occasion, then and in any of the said cases and without any other notice or demand the lessor may thereupon re-enter upon the demised premises or any part thereof in the name of the whole, and the same have and possess as of its former estate without prejudice to its right of action for arrears of rent or breach of covenant, and upon such entry the said term shall end.

In witness whereof, the said parties have caused these presents to be executed in duplicate by their respective presidents or vice-presidents and treasurers thereunto duly authorized and their respective corporate seals to be hereto affixed the day and year first above written.

SEABROOK & HAMPTON BEACH STREET RAILWAY COMPANY, *Lessor*,

By RUFUS N. ELWELL,
Vice-President.

EDWIN L. PRIDE,
Treasurer.

[SEAL.]

M. A. JUNKINS,

A. B. PERKINS,

Witnesses to all.

EXETER, HAMPTON & AMESBURY STREET RAILWAY COMPANY, *Lessee*,

By WARREN BROWN,

President.

EDWIN L. PRIDE,

Treasurer.

[SEAL.]

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 6th day of September, 1901, personally appeared R. N. Elwell, vice-president, and Edwin L. Pride, treasurer of the Seabrook & Hampton Beach Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Seabrook & Hampton Beach Street Railway Company, and to be their free act and deed as vice-president, treasurer, and agents of the corporation.

Before me,

CHARLES E. OBER,

Notary Public.

[SEAL.]

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 6th day of September, 1901, personally appeared Warren Brown, president, and Edwin L. Pride, treasurer of the Exeter, Hampton & Amesbury Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Exeter, Hampton & Amesbury Street Railway Company, and to be their free act and deed as president, treasurer, and agents of the said corporation.

Before me,

CHARLES E. OBER,

Notary Public.

[SEAL.]

I, the undersigned, register of deeds for the county of Rockingham, N. H., hereby certify that on the 18th day of September, 1901, at 9.20 o'clock A. M., I received and entered for record with

the Rockingham county deeds a lease from the Seabrook & Hampton Beach Street Railway Company to the Exeter, Hampton & Amesbury Street Railway Company, dated 1st July, 1901.

EXETER, N. H., September 18, 1901.

WILLIAM MARRILL,

Register of Deeds.

LEASE OF THE AMESBURY & HAMPTON STREET RAILWAY
TO THE EXETER, HAMPTON & AMESBURY STREET RAIL-
WAY COMPANY (OF NEW HAMPSHIRE).

This indenture, made this first day of July, in the year 1900, by and between the Exeter, Hampton & Amesbury Street Railway Company, incorporated by the laws of the state of New Hampshire (hereinafter called the lessee), of the one part, and the Amesbury & Hampton Street Railway Company, incorporated under the laws of the commonwealth of Massachusetts (hereinafter called the lessor), of the other part, witnesseth, that under and in pursuance of the provisions of chapter 182 of the Acts of 1900 of the commonwealth aforesaid, the lessor hereby leases, demises, and lets unto the lessee all and singular its franchises, railway, land, and other property of every description, with all the rights, privileges, easements, and appurtenances thereunto belonging, including the right to demand and receive to the lessee's own use all tolls, rents, revenues, income, and profits of the demised premises, to have and to hold the same unto the lessee, its successors and assigns, for the term of twenty-five years, beginning with the day of the date hereof.

1. The lessor covenants that during the continuance of this lease it will maintain its corporate organization in due form of law, and for that purpose will hold all necessary meetings, elect all necessary officers, and make and keep all necessary records, reports, and returns required by law at an expense not to exceed \$100 per annum to be paid by the lessee.

2. The lessor covenants to do and perform, upon the reasonable request of the lessee, all such further acts, and to execute any and all such instruments as are necessary or proper for the due protection, preservation, and full enjoyment by the lessee of all the property, rights, and privileges hereby demised, and for confirming, establishing, and carrying into full effect the terms and provisions of this indenture according to its true intent, and that in default thereof the same may be done by the lessee, its successors or assigns, or its or their lawful agents,

in the name and as the act of the lessor; and that the lessee may use the name of the lessor in bringing or defending any suits or proceedings in law or equity which may be necessary for the purposes aforesaid, but the lessee shall save and hold the lessor harmless and indemnified from and against all loss, cost, damage, and expense arising therefrom.

3. The lessor covenants, in case the lessee deems it advisable, to sell any part of the real estate or personal property hereby demised (any such proposed sale of real estate having been first approved by the stockholders of the lessor and by the directors of both the lessor and lessee), to execute and deliver such instruments as may be necessary to transfer its title therein to the vendee, provided that the proceeds of any such sale shall be applied to the substitution of property of equal value to that sold or expended to increase the value of other property hereby demised, and the lessee agrees so to apply or expend the proceeds.

4. In consideration of the premises the lessee covenants to pay as rent hereunder a semi-annual dividend of two per cent of the shares of the capital stock of the lessor lawfully issued and from time to time outstanding, such capital stock not to exceed the aggregate principal amount of \$50,000, and covenants to pay a like dividend upon any shares of the capital stock of the lessor lawfully issued in excess of the said principal amount of \$50,000, provided that the said increase and issue of capital stock shall have been approved by a vote of a majority of the stockholders of the lessee, the said dividends to be paid to the recorded stockholders of the lessor on the first days of January and July in each year during the term of this lease, the first payment to be made on the first day of January, 1901; and in case this lease is terminated at any time prior to the first day of July, 1925, a proportionate part of such semi-annual dividend to be paid for any expired portion of the half year then current; provided, however, that the lessee shall pay the notes payable of the lessor amounting to \$4,797 and shall deduct the said sum from the dividends agreed to be paid hereby, and the lessee may pay any other claims, debts, or liabilities of the lessor now existing or hereafter accruing from or on account of any past acts, deeds, or transactions, and deduct the amount of all such payments from the said dividends.

5. The lessee covenants to fulfill all the covenants and agreements of the lessor contained in its mortgage to the Beacon Trust Company, dated November 4, 1899, and its supplemental mortgage to the said Trust Company, dated April 13, 1900; and hereby assumes and agrees to pay the principal and interest of

the bonds to the aggregate principal amount of \$50,000 issued under the said mortgages, and also shall assume and agree to pay the principal and interest of bonds issued and to be issued under the said mortgages in excess of the said aggregate principal amount of \$50,000; provided that such increase and issue of bonds shall have been approved by vote of a majority of the stockholders of the lessee. The guaranty of the lessee shall be endorsed upon the said bonds and signed by the treasurer of the lessee, and sealed with the corporate seal of the lessee in the following form, namely:

"For value received, the Exeter, Hampton & Amesbury Street Railway Company hereby guarantees to the bearer of the within bond or to the registered holder in case of registration, the prompt payment of the principal and interest of the within bond according to its terms.

"In witness whereof, the said Exeter, Hampton & Amesbury Street Railway Company has caused its common seal to be hereto affixed and these presents to be signed in its behalf by its treasurer duly authorized thereto this day of , 1900."

6. The lessee also covenants to pay all taxes and assessments whatsoever which are lawfully assessed to the lessor or upon the demised property during the term of this lease, including the taxes of the year 1900.

7. The lessee covenants to keep the demised property and all improvements and additions thereto insured for a reasonable amount, payable in case of loss to itself; and the lessee may receive from the insurer any payments made in case of loss, and shall apply the same to restore or replace the property injured or destroyed or to make permanent improvements or additions to the property demised.

8. The lessee covenants to keep said railway and other demised property in as good condition as at the inception of this lease, and at the termination of the lease to surrender the same and all property substituted therefor in like good order and condition.

9. The lessee covenants to save the lessor harmless from all suits, damages, and expense by reason of any acts or omissions of the lessee in the operation, management, or use of the demised premises during the continuance of this lease, and at its own expense to defend all suits that may be brought against the lessor or the leased property by reason of any such act or omission, and to pay all sums recovered as damages or costs in any such suit.

10. The lessee covenants at its own expense and cost to operate and use the demised railway and property in compliance with and subject to all general laws of said commonwealth of Massachusetts, which now are or hereafter may be in force in relation to street railways and street railway companies, and in such manner as not to diminish the facilities for travel or increase the rates of fare on the demised railway. And the lessee further covenants to furnish all cars, equipment, structures, and apparatus of every description required for the due operation of said railway in addition to the property hereby demised.

11. The lessor covenants that it will issue additional shares in its capital stock or bonds, or both, in order and to an amount sufficient to pay for permanent improvements and permanent additions to the demised premises, whenever requested by the board of directors of the lessee; and will deliver such shares and bonds to the lessee to be used for the said purposes; and will issue bonds whenever so requested for the purpose of renewing or refunding its existing bonds or any bonds hereafter issued under these presents; and any benefits from reduced rates of interest during the continuance of this lease consequent upon such renewal or refunding shall enure to the lessee; and any premiums obtained from the sale of bonds of the lessor issued to renew or refund its bonds shall be used to provide permanent improvements and permanent additions to the demised premises. And the lessor agrees that its directors and stockholders will take all necessary steps and pass all necessary votes and will make all necessary applications to the board of railroad commissioners in order to issue stock or bonds upon the request of the lessee as herein provided; and, in the event of failure to make any such issue, it agrees to allow and pay to the lessee such sums as may have been paid by it for the permanent additions and permanent improvements and such other sums as shall be required to reimburse the lessee for expenses on account of such failure to issue additional stock or bonds. The lessor covenants that it will not issue any stocks or bonds without the express request of the board of directors of the lessee.

12. The lessor further covenants that it will execute, acknowledge, and deliver all necessary deeds, mortgages, and conveyances in order to secure its bonds by mortgage in such manner in accordance with the laws of Massachusetts as the lessee shall in writing require; and also that it will make all such applications to boards of aldermen, selectmen, the board of railroad commissioners, and other public bodies or private individuals or

corporations in order to obtain extensions, renewals, modifications, or changes in the location, or new locations, or rights, privileges, or franchises, as the lessee shall in writing require.

13. The lessor and lessee mutually covenant that there shall forthwith be made a full and complete inventory and appraisal of the land, buildings, tracks, overhead construction, equipments, and all other property of every nature and description demised by this lease, a copy of which shall be furnished to the lessor and the lessee, and the same shall be conclusive evidence in any and all cases in which the question of the condition and value of said property at the time of making this lease shall arise between them. The said inventory and appraisal shall be made by two disinterested persons, one selected by the lessor and one by the lessee, who in case of any disagreement may choose a third, and the decision of a majority shall be final. On the termination of this lease, whether before or at the end of the term, a like inventory and appraisal shall be made of all the property then surrendered by the lessee to the lessor; and if the property surrendered is thus found to be of greater value than the appraised value at the commencement of the lease, plus a sum equal to all amounts of money received by the lessee from the issue of shares of stock and bonds of the lessor (excepting renewal and refunding bonds), the difference shall be paid by the lessor to the lessee in money; and if the property surrendered is of less value than the appraised value at the commencement of this lease, plus the said sum received from stock and bonds as aforesaid, the difference shall be paid by the lessee to the lessor in money.

14. This lease is upon the express condition that if the lessee, its successors or assigns, shall fail to make any semi-annual payment of rent as hereinbefore stipulated, or to pay the principal and interest of the said bonds in accordance with its agreement, or to keep or perform any of its other covenants or agreements herein contained, and such default continues for one month after written notice thereof from the lessor to the lessee, then and in either case this lease may be terminated at the option of the lessor, and the lessor may thereupon re-enter upon the demised premises, and the same have and possess as of its former estate, without prejudice to its right of action for arrears of rent or breach of covenant, and upon such entry the term shall end.

In witness whereof, the said parties have caused these presents to be executed in duplicate by their respective presidents and treasurer thereunto duly authorized, and their respective

corporate seals to be hereto affixed the day and year first above written.

AMESBURY & HAMPTON STREET RAILWAY COMPANY,

By WALLACE D. LOVELL,

President.

EDWIN L. PRIDE,

Treasurer.

[SEAL.]

EXETER, HAMPTON & AMESBURY STREET RAILWAY COMPANY,

By WARREN BROWN,

President.

EDWIN L. PRIDE,

Treasurer.

[SEAL.]

[STAMP.]

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On this nineteenth day of July, in the year 1900, personally appeared the above-named Wallace D. Lovell and Edwin L. Pride, respectively president and treasurer of the Amesbury & Hampton Street Railway Company above mentioned, and acknowledged the foregoing instrument to be the free act and deed of the said corporation.

Before me,

CHARLES E. OBER,

Notary Public.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On this nineteenth day of July, in the year 1900, personally appeared the above-named Edwin L. Pride, treasurer of the Exeter, Hampton & Amesbury Street Railway Company above mentioned, and acknowledged the foregoing instrument to be the free act and deed of the said corporation.

Before me,

CHARLES E. OBER,

Notary Public.

STATE OF NEW HAMPSHIRE.

ROCKINGHAM, ss. On this twenty-first day of July, in the year 1900, personally appeared the above-named Warren Brown, president of the Exeter, Hampton & Amesbury Street Railway Company above mentioned, and acknowledged the foregoing instrument to be the free act and deed of the said corporation.

Before me,

CHARLES M. LAMPREY,

Notary Public.

SALEM, July 26, 1900. At 9 o'clock and 45 minutes A. M., received and entered with Essex deeds, South District, Libro 1613, page 455.

Attest:

WILLARD J. HALL,
Register.

DOVER, SOMERSWORTH & ROCHESTER STREET RAILWAY
COMPANY TO EXETER, HAMPTON & AMESBURY STREET
RAILWAY COMPANY.

This indenture, made this first day of July, in the year 1901, by and between the Dover, Somersworth & Rochester Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessor), of the one part, and the Exeter, Hampton & Amesbury Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessee), of the other part, witnesseth, that the lessor doth hereby lease unto the lessee all and singular its railways, lands, franchises, and other property of every description now owned, or hereafter to be acquired, together with all the rights, privileges, easements, and appurtenances thereunto belonging, including the right to demand and receive to the lessee's own use all tolls, rents, revenues, income, and profits of the demised premises, excepting from the said premises all cash, cheques, bills, notes, and moneys due to the lessor, and its common seal and books of record and account, to have and to hold the same unto the lessee, its successors and assigns, for the term of ninety-nine years from the day of the date hereof.

1. The lessor covenants that during the continuance of this lease it will maintain its corporate organization in due form of law, and for that purpose will hold all necessary meetings, elect all necessary officers, and make and keep all necessary records, reports, and returns required by law at an expense not to exceed \$100 per annum, which the lessee covenants to pay to it on or before the date of the annual meeting of the stockholders of the lessor in each year.

2. The lessee may use the name of the lessor in bringing or defending any suits or proceedings in law or equity which may be necessary for the due protection, preservation, and full enjoyment by the lessee of all the property, rights, and privileges hereby leased, but the lessee shall save and hold the lessor harmless and indemnified from and against all loss, cost, damage, and expense arising therefrom.

3. The lessor covenants that in any case the lessee deems any part of the real estate or personal property hereby demised unnecessary for the purposes of the said railway and desires to sell the same, and the directors of the lessor approve such sale, the lessor will concur with the lessee in such sale and in executing and delivering such instruments as may be necessary to transfer its title therein to the vendee, and will cause such votes to be passed by its shareholders and directors as may be necessary, provided that the proceeds of any such sale, subject to the provisions of the mortgage hereinafter mentioned, shall be applied to the substitution of property of equal value to that sold, or shall be expended to increase the value of other property hereby demised, as the directors of the lessor shall approve, and the lessee agrees so to apply or expend the proceeds. And the lessee may, with the approval of the directors of the lessor, subject to the said mortgage, pull down, alter, and repair buildings and structures, and change the location or position of the lines of rails, but shall replace any buildings or structures pulled down in whole or in part with permanent improvements of as great value. And the lessee shall be at liberty, without any such approval or concurrence as aforesaid, subject to the mortgage, to use and consume fuel and supplies, and to replace any of the rails, rolling stock, equipment, machinery, and tools comprised in this lease with others, and to sell such of them as shall have been replaced or worn out as it may think fit, and without any obligation on the part of any purchaser to ascertain the occurrence of the event in which any such last-mentioned sale is authorized.

4. In consideration of the premises the lessee covenants with the lessor, for the benefit of the shareholders for the time being of the lessor, to pay to the said shareholders respectively, as and for rent hereunder, a semi-annual dividend of three per cent on the shares of the capital stock of the lessor lawfully issued and from time to time outstanding to the aggregate principal amount of \$300,000, and a like dividend upon any shares of the capital stock of the lessor lawfully issued in excess of the said principal amount of \$300,000, for the purposes and in the manner hereinafter provided, the said dividends to be paid on the first days of January and July in each year during the term of this lease to the persons registered as holders of the said shares on the tenth day next preceding each day for the payment of such dividend, the first payment to be made on the first day of January, 1902; and in case this lease is terminated at any time prior to the first day of July in the year 2000 a proportionate part of such semi-

annual dividend to be paid for the portion unelapsed of the half year to the then registered holders of the said shares. And such payments of dividends shall be free and clear of all other charges, expenses, and payments to be made or incurred under the provisions hereof. And an agreement for the payment of the said dividends by the lessee shall be endorsed upon the certificates of the capital stock of the lessor under the common seal of the lessee signed by its duly authorized officer and shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the Dover, Somersworth & Rochester Street Railway Company for ninety-nine years from the 1st of July, 1901, upon the terms (among others) of paying a semi-annual dividend of three per cent on the shares of the last-mentioned company on the 1st of January and July in every year during the continuance of the said lease to the persons registered as holders of the said shares on the tenth day preceding each such dividend day, and of entering into this agreement in consideration thereof agrees with the said registered holder of the within-mentioned shares to pay the said dividends accordingly and to enter into a like agreement with every holder of the said shares to whom a new certificate shall be issued, and to indorse such agreement upon every such certificate. Witness the common seal of the Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the day of , 1901."

5. The lessee covenants to perform and observe all the covenants and agreements of the lessor contained in its mortgage to the American Loan and Trust Company, dated the first day of July, 1901, and also as and for further rent hereunder the lessee agrees to assume and pay the principal and interest of the bonds to the aggregate principal amount of \$300,000 secured by the said mortgage, and also to assume and agree to pay the interest payable during the said term of all bonds issued or to be issued in pursuance hereof and the principal of all such bonds payable during the said term. And an agreement by the lessee for such payment shall be endorsed upon the said bonds under the common seal of the lessee, signed by its duly authorized officer. And in case the said agreement relates to the payment of both principal and interest of the said bonds it shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of

paying the principal and interest thereof, and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the principal and interest thereof as the same become payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the 1st of July, 1901."

But in case the said agreement relates merely to the payment of interest up to the end of the term of this lease it shall be in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease dated the first day of July, 1901, of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the interest thereof payable during the term of the said lease and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the interest thereof accruing during the term of the said lease as the same becomes payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the of , 19 ."

And the lessee covenants to cancel and destroy all coupons for the said interest upon any of the said bonds as and when the said coupons are paid by the lessee.

6. The lessee covenants to pay all taxes, charges, and assessments whatsoever lawfully assessed upon or in respect of the leased premises or any part thereof during the term of this lease, including those assessed during the year 1901.

7. The lessee covenants to insure and keep insured such parts of the premises as are of an insurable nature for such sums and in such manner as shall reasonably protect the same against loss or damage by fire and to exhibit to the lessor or its agents the policies whenever reasonably requested, and all sums received by virtue of any such insurance shall be applied to making good the loss and damage, and so that all such insurance shall be in accordance with such or the like provisions as are contained in the said mortgage during the continuance of such mortgage or of any such future mortgage of the premises as is hereinafter mentioned.

8. The lessee covenants to keep the said railway and other leased property in as good repair, order, and condition, as at the inception of this lease, and to replace all such rails, rolling stock,

equipment, machinery, and tools as may be worn out, and to mark with the name of the lessor in the manner hereinafter provided all rolling stock used to replace any comprised in this lease. And at the termination of the lease to surrender the leased premises and all property added thereto or substituted therefor in like good repair, order, and condition.

9. The lessee covenants to save the lessor harmless from all actions, suits, proceedings, claims, damages, and expense on account of anything that has already happened, or by reason of any acts or omissions of the lessee in the management or use of the leased premises during the continuance of this lease, and at its own expense to defend all actions, suits, and proceedings already or to be hereafter brought against the lessor or the leased property on account of any such matter, and to pay all sums recovered as damages or costs in any such action, suit, or proceeding.

10. The lessee covenants at its own cost and expense to work and use the leased railway and property in compliance with the laws of the state of New Hampshire, and to do all things that may by law be required in respect of the whole or any part of the leased premises. And the lessee further covenants to furnish all cars, equipment, and apparatus of every description required for the due use and working of the said railway in addition to the property hereby demised.

11. The lessor covenants that it will issue, subject to the provisions of law for the time being and at the expense of the lessee, additional shares or bonds, or both, for the purpose of raising money to pay for permanent improvements and permanent additions to the leased premises, and to an amount sufficient for this purpose, whenever requested by vote of the board of directors of the lessee, provided that such improvements and additions shall be approved by the directors of the lessor, and will deliver such shares and bonds to the lessee to be used for the said purposes, and will also issue bonds whenever so requested for the purpose of renewing or refunding its existing bonds, or any bonds hereafter issued under these presents. And none of the said shares or bonds shall be sold for less than par. All such bonds shall be secured by mortgage of all the property of the railway company on terms similar to those contained in the mortgage hereinbefore mentioned, except so far as they may be varied with the approval of the directors of both of the said companies, and the lessee shall concur in any such mortgage to the extent of its estate hereby acquired. And any benefits from reduced rates of interest during the continuance of this lease, consequent upon such renewal or refunding, shall enure to the

benefit of the lessee, and any premium obtained from the sale of bonds of the lessor so issued to renew or refund its bonds shall be used to provide permanent improvements and permanent additions to the leased premises, except such as are herein required to be provided by the lessee. And the lessor agrees that its directors and stockholders shall pass all votes and make all applications to the board of railroad commissioners or other authority, and take any other steps that may be necessary in order to issue stock or bonds as herein provided. And the lessor covenants that it will not issue any stock or bonds without the express request of the board of directors of the lessee.

12. The lessor and lessee mutually covenant that there shall forthwith be made a full and complete inventory and appraisal of the land, buildings, tracks, overhead construction, rolling stock, equipment, and all other property of every nature and description demised by this lease, a copy of which inventory shall be furnished to the lessor and also to the lessee, and the same shall be conclusive evidence in any and all cases in which the question of the condition and value of the said property at the time of making this lease shall arise between them. The said inventory and appraisal shall be made at the expense of the lessee by two disinterested persons, one selected by the lessor and one by the lessee, who in case of any disagreement may choose a third, and the decision of a majority shall be final. And all the rolling stock of the lessor shall at the like expense be marked with its name, so that the same can be identified, but this provision shall not prevent the lessee from marking the same with its own name. On the termination of this lease, whether by lapse of time or otherwise, a like inventory and appraisal shall be made of all the property then surrendered by the lessee to the lessor, and if the property surrendered is thus found to be of greater value than the appraised value at the commencement of the lease, with the addition of a sum equal to all amounts of money received by the lessee from the issue of shares of stock and bonds of the lessor (excepting the principal of renewal and refunding bonds and excepting the principal of any bonds of the lessor that shall be paid off by the lessee), the difference shall be paid by the lessor to the lessee in money within one year from the termination of this lease with interest at the rate of five per cent per annum from such termination until the time of payment. And if the property surrendered is of less value than the appraised value at the commencement of this lease and the said sum received from stock and bonds as aforesaid, the difference shall be paid by the lessee to the lessor in money within the same time and with the like interest. And the lessor

and its agents shall be at liberty at reasonable times to enter upon the leased premises and inspect the same, and the lessee shall afford all proper facilities therefor.

13. This lease is upon condition that if the lessee, its successors or assigns, shall fail to make any semi-annual payment of rent as hereinbefore stipulated, or any part thereof, or to pay the principal and interest of the said bonds in accordance with its agreement, or to perform and observe any of its other covenants or agreements herein contained, and such default continues for one month after written notice thereof from the lessor to the lessee, or if the estate hereby granted or possession of the premises or any part thereof shall be taken from the lessee by legal proceedings or the appointment of a receiver, or if the lessee or its successors or assigns shall assign or underlet the said premises or any part thereof without the assent of the lessor on each occasion in writing, and notwithstanding any assent or waiver on any prior occasion, then and in any of the said cases and without any other notice or demand the lessor may thereupon re-enter upon the demised premises or any part thereof in the name of the whole, and the same have and possess as of its former estate without prejudice to its right of action for arrears of rent or breach of covenant, and upon such entry the said term shall end.

In witness whereof, the said parties have caused these presents to be executed in duplicate by their respective presidents and treasurers thereunto duly authorized, and their respective corporate seals to be hereto affixed the day and year first above written.

DOVER, SOMERSWORTH & ROCHESTER STREET RAILWAY
COMPANY, *Lessor,*

By WALLACE D. LOVELL,
President.
EDWIN L. PRIDE,
Treasurer.

[SEAL.]

TIMOTHY J. BARTER,
REGINALD H. JOHNSON,
Witnesses to all.

EXETER, HAMPTON & AMESBURY STREET RAILWAY COM-
PANY, *Lessee,*

By WARREN BROWN,
President.
EDWIN L. PRIDE,
Treasurer.

[SEAL.]

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 10th day of July, 1901, personally appeared Wallace D. Lovell, president, and Edwin L. Pride, treasurer of the Dover, Somersworth & Rochester Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Dover, Somersworth & Rochester Street Railway Company, and to be their free act and deed as president, treasurer, and agents of the said corporation.

Before me,

REGINALD H. JOHNSON,
Notary Public.

[SEAL.]

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 10th day of July, 1901, personally appeared Warren Brown, president, and Edwin L. Pride, treasurer of the Exeter, Hampton & Amesbury Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Exeter, Hampton & Amesbury Street Railway Company, and to be their free act and deed as president, treasurer, and agents of the said corporation.

Before me,

REGINALD H. JOHNSON,
Notary Public.

[SEAL.]

I, the undersigned, register of deeds for Strafford county, N. H., hereby certify that on the 11th day of July, 1901, at 2 o'clock P. M., I received and entered for record with Strafford county deeds a lease from the Dover, Somersworth & Rochester Street Railway Company to the Exeter, Hampton & Amesbury Street Railway Company, dated the first day of July, 1901.

DOVER, N. H., 11th day of July, 1901.

FRANK S. TOMPKINS,
Register of Deeds.

HAVERHILL, PLAISTOW & NEWTON STREET RAILWAY
COMPANY TO EXETER, HAMPTON & AMESBURY STREET
RAILWAY COMPANY.

This indenture, made this first day of July, in the year 1901, by and between the Haverhill, Plaistow & Newton Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessor), of the one part, and the Exeter, Hampton & Amesbury Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessee), of the other part, witnesseth, that the lessor doth hereby lease unto the lessee all and singular its railways, lands, franchises, and other property of every description now owned, or hereafter to be acquired, together with all the rights, privileges, easements, and appurtenances thereunto belonging, including the right to demand and receive to the lessee's own use all tolls, rents, revenues, income, and profits of the demised premises, excepting from the said premises all cash, cheques, bills, notes, and moneys due to the lessor, and its common seal and books of record and account, to have and to hold the same unto the lessee, its successors and assigns, for the term of ninety-nine years from the day of the date hereof.

1. The lessor covenants that during the continuance of this lease it will maintain its corporate organization in due form of law, and for that purpose will hold all necessary meetings, elect all necessary officers and make and keep all necessary records, reports, and returns required by law at an expense not to exceed \$100 per annum, which the lessee covenants to pay to it on or before the date of the annual meeting of the stockholders of the lessor in each year.

2. The lessee may use the name of the lessor in bringing or defending any suits or proceedings in law or equity which may be necessary for the due protection, preservation, and full enjoyment by the lessee of all the property, rights, and privileges hereby leased, but the lessee shall save and hold the lessor harmless and indemnified from and against all loss, cost, damage, and expense arising therefrom.

3. The lessor covenants that in any case the lessee deems any part of the real estate or personal property hereby demised unnecessary for the purposes of the said railway and desires to sell the same, and the directors of the lessor approve such sale, the lessor will concur with the lessee in such sale and in executing and delivering such instruments as may be necessary to transfer its title therein to the vendee, and will cause such votes to be

passed by its shareholders and directors as may be necessary; provided that the proceeds of any such sale, subject to the provisions of the mortgage hereinafter mentioned, shall be applied to the substitution of property of equal value to that sold, or shall be expended to increase the value of other property hereby demised, as the directors of the lessor shall approve, and the lessee agrees so to apply or expend the proceeds. And the lessee may, with the approval of the directors of the lessor, subject to the said mortgage, pull down, alter, and repair buildings and structures, and change the location or position of the lines of rails, but shall replace any buildings or structures pulled down in whole or in part with permanent improvements of as great value. And the lessee shall be at liberty, without any such approval or concurrence as aforesaid, subject to the mortgage, to use and consume fuel and supplies, and to replace any of the rails, rolling stock, equipment, machinery, and tools comprised in this lease with others, and to sell such of them as shall have been replaced or worn out as it may think fit, and without any obligation on the part of any purchaser to ascertain the occurrence of the event in which any such last-mentioned sale is authorized.

4. In consideration of the premises the lessee covenants with the lessor, for the benefit of the shareholders for the time being of the lessor, to pay to the said shareholders respectively, as and for rent hereunder, a semi-annual dividend of three per cent on the shares of the capital stock of the lessor lawfully issued and from time to time outstanding to the aggregate principal amount of \$165,000, and a like dividend upon any shares of the capital stock of the lessor lawfully issued in excess of the said principal amount of \$165,000, for the purposes and in the manner hereinafter provided, the said dividends to be paid on the first days of January and July in each year during the term of this lease to the persons registered as holders of the said shares on the tenth day next preceding each day for the payment of such dividend, the first payment to be made on the first day of January, 1902; and in case this lease is terminated at any time prior to the first day of July in the year 2000 a proportionate part of such semi-annual dividend to be paid for the portion unelapsed of the half year to the then registered holders of the said shares. And such payments of dividends shall be free and clear of all other charges, expenses, and payments to be made or incurred under the provisions hereof. And an agreement for the payment of the said dividends by the lessee shall be endorsed upon the certificates of the capital stock of the lessor under the common seal of the lessee signed by its duly authorized officer and shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the Haverhill, Plaistow & Newton Street Railway Company for ninety-nine years from the 1st of July, 1901, upon the terms (among others) of paying a semi-annual dividend of three per cent on the shares of the last-mentioned company on the 1st of January and July in every year during the continuance of the said lease to the persons registered as holders of the said shares on the tenth day preceding each such dividend day, and of entering into this agreement in consideration thereof agrees with the said registered holder of the within-mentioned shares to pay the said dividends accordingly and to enter into a like agreement with every holder of the said shares to whom a new certificate shall be issued, and to indorse such agreement upon every such certificate. Witness the common seal of the Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the day of , 1901."

5. The lessee covenants to perform and observe all the covenants and agreements of the lessor contained in its mortgage to the American Loan and Trust Company, dated the first day of July, 1901, and also as and for further rent hereunder the lessee agrees to assume and pay the principal and interest of the bonds to the aggregate principal amount of not to exceed \$150,000 secured by the said mortgage, and also to assume and agree to pay the interest payable during the said term of all bonds issued or to be issued in pursuance hereof and the principal of all such bonds payable during the said term. And an agreement by the lessee for such payment shall be endorsed upon the said bonds under the common seal of the lessee, signed by its duly authorized officer. And in case the said agreement relates to the payment of both principal and interest of the said bonds it shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the principal and interest thereof, and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the principal and interest thereof as the same become payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the 1st of July, 1901."

But in case the said agreement relates merely to the payment

of interest up to the end of the term of this lease it shall be in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease dated the first day of July, 1901, of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the interest thereof payable during the term of the said lease and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the interest thereof accruing during the term of the said lease as the same becomes payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the of , 19 ."

And the lessee covenants to cancel and destroy all coupons for the said interest upon any of the said bonds as and when the said coupons are paid by the lessee.

6. The lessee covenants to pay all taxes, charges, and assessments whatsoever lawfully assessed upon or in respect of the leased premises or any part thereof during the term of this lease, including those assessed during the year 1901.

7. The lessee covenants to insure and keep insured such parts of the premises as are of an insurable nature for such sums and in such manner as shall reasonably protect the same against loss or damage by fire and to exhibit to the lessor or its agents the policies whenever reasonably requested, and all sums received by virtue of any such insurance shall be applied to making good the loss and damage, and so that all such insurance shall be in accordance with such or the like provisions as are contained in the said mortgage during the continuance of such mortgage or of any such future mortgage of the premises as is hereinafter mentioned.

8. The lessee covenants to keep the said railway and other leased property in as good repair, order, and condition as at the inception of this lease, and to replace all such rails, rolling stock, equipment, machinery, and tools as may be worn out, and to mark with the name of the lessor in the manner hereinafter provided all rolling stock used to replace any comprised in this lease. And at the termination of the lease to surrender the leased premises and all property added thereto or substituted therefor in like good repair, order, and condition.

9. The lessee covenants to save the lessor harmless from all actions, suits, proceedings, claims, damages, and expense on account of anything that has already happened, or by reason of

any acts or omissions of the lessee in the management or use of the leased premises during the continuance of this lease, and at its own expense to defend all actions, suits, and proceedings already or to be hereafter brought against the lessor or the leased property on account of any such matter, and to pay all sums recovered as damages or costs in any such action, suit, or proceeding.

10. The lessee covenants at its own cost and expense to work and use the leased railway and property in compliance with the laws of the state of New Hampshire, and to do all things that may by law be required in respect of the whole or any part of the leased premises. And the lessee further covenants to furnish all cars, equipment, and apparatus of every description required for the due use and working of the said railway in addition to the property hereby demised.

11. The lessor covenants that it will issue, subject to the provisions of law for the time being and at the expense of the lessee, additional shares or bonds, or both, for the purpose of raising money to pay for permanent improvements and permanent additions to the leased premises, and to an amount sufficient for this purpose, whenever requested by vote of the board of directors of the lessee, provided that such improvements and additions shall be approved by the directors of the lessor, and will deliver such shares and bonds to the lessee to be used for the said purposes, and will also issue bonds whenever so requested for the purpose of renewing or refunding its existing bonds, or any bonds hereafter issued under these presents. And none of the said shares or bonds shall be sold for less than par. All such bonds shall be secured by mortgage of all the property of the railway company on terms similar to those contained in the mortgage hereinbefore mentioned, except so far as they may be varied with the approval of the directors of both of the said companies, and the lessee shall concur in any such mortgage to the extent of its estate hereby acquired. And any benefits from reduced rates of interest during the continuance of this lease, consequent upon such renewal or refunding, shall enure to the benefit of the lessee, and any premium obtained from the sale of bonds of the lessor so issued to renew or refund its bonds shall be used to provide permanent improvements and permanent additions to the leased premises, except such as are herein required to be provided by the lessee. And the lessor agrees that its directors and stockholders shall pass all votes and make all applications to the board of railroad commissioners or other authority, and take any other steps that may be necessary in order to

issue stock or bonds as herein provided. And the lessor covenants that it will not issue any stock or bonds without the express request of the board of directors of the lessee.

12. The lessor and lessee mutually covenant that there shall forthwith be made a full and complete inventory and appraisal of the land, buildings, tracks, overhead construction, rolling stock, equipment, and all other property of every nature and description demised by this lease, a copy of which inventory shall be furnished to the lessor and also to the lessee, and the same shall be conclusive evidence in any and all cases in which the question of the condition and value of the said property at the time of making this lease shall arise between them. The said inventory and appraisal shall be made at the expense of the lessee by two disinterested persons, one selected by the lessor and one by the lessee, who in case of any disagreement may choose a third, and the decision of a majority shall be final. And all the rolling stock of the lessor shall at the like expense be marked with its name, so that the same can be identified, but this provision shall not prevent the lessee from marking the same with its own name. On the termination of this lease, whether by lapse of time or otherwise, a like inventory and appraisal shall be made of all the property then surrendered by the lessee to the lessor, and if the property surrendered is thus found to be of greater value than the appraised value at the commencement of the lease, with the addition of a sum equal to all amounts of money received by the lessee from the issue of shares of stock and bonds of the lessor (excepting the principal of renewal and refunding bonds and excepting the principal of any bonds of the lessor that shall be paid off by the lessee), the difference shall be paid by the lessor to the lessee in money within one year from the termination of this lease with interest at the rate of five per cent per annum from such termination until the time of payment. And if the property surrendered is of less value than the appraised value at the commencement of this lease and the said sum received from stock and bonds as aforesaid, the difference shall be paid by the lessee to the lessor in money within the same time and with the like interest. And the lessor and its agents shall be at liberty at reasonable times to enter upon the leased premises and inspect the same, and the lessee shall afford all proper facilities therefor.

13. This lease is upon condition that if the lessee, its successors or assigns, shall fail to make any semi-annual payment of rent as hereinbefore stipulated, or any part thereof, or to pay the principal and interest of the said bonds in accordance with its agreement, or to perform and observe any of its other covenants

or agreements herein contained, and such default continues for one month after written notice thereof from the lessor to the lessee, or if the estate hereby granted or possession of the premises or any part thereof shall be taken from the lessee by legal proceedings or the appointment of a receiver, or if the lessee or its successors or assigns shall assign or underlet the said premises or any part thereof without the assent of the lessor on each occasion in writing, and notwithstanding any assent or waiver on any prior occasion, then and in any of the said cases and without any other notice or demand the lessor may thereupon re-enter upon the demised premises or any part thereof in the name of the whole, and the same have and possess as of its former estate without prejudice to its right of action for arrears of rent or breach of covenant, and upon such entry the said term shall end.

In witness whereof, the said parties have caused these presents to be executed in duplicate by their respective presidents or vice-presidents and treasurers thereunto duly authorized and their respective corporate seals to be hereto affixed the day and year first above written.

HAVERHILL, PLAISTOW & NEWTON STREET RAILWAY COMPANY, *Lessor,*

By WALLACE D. LOVELL,

President.

F. P. ROYCE,

Treasurer.

[Seal of Haverhill, Plaistow
& Newton Street Railway
Company.]

REGINALD H. JOHNSON,

CHARLES H. TUTTLE,

Witnesses.

EXETER, HAMPTON & AMESBURY STREET RAILWAY COMPANY, *Lessee,*

By WARREN BROWN,

President.

F. P. ROYCE,

Treasurer.

[Seal of Exeter, Hampton &
Amesbury Street Railway
Company.]

REGINALD H. JOHNSON,

CHARLES H. TUTTLE,

Witnesses.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 14th day of November, 1901, personally appeared Wallace D. Lovell, president, and F. P. Royce, treasurer of the Haverhill, Pailstow & Newton Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Haverhill, Plaistow & Newton Street Railway Company, and to be their free act and deed as vice-president, treasurer, and agents of the said corporation.

Before me,

REGINALD H. JOHNSON,
Notary Public.

[Notarial seal.]

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 14th day of November, 1901, personally appeared Warren Brown, president, and F. P. Royce, treasurer of the Exeter, Hampton & Amesbury Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Exeter, Hampton & Amesbury Street Railway Company, and to be their free act and deed as president, treasurer, and agents of the said corporation.

Before me,

REGINALD H. JOHNSON,
Notary Public.

[Notarial seal.]

PORTSMOUTH & EXETER STREET RAILWAY COMPANY TO
EXETER, HAMPTON & AMESBURY STREET RAILWAY
COMPANY.

This indenture, made this first day of July, in the year 1901, by and between the Portsmouth & Exeter Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessor), of the one part, and the Exeter, Hampton & Amesbury Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessee), of the other part, witness-

eth, that the lessor doth hereby lease unto the lessee all and singular its railways, lands, franchises, and other property of every description now owned, or hereafter to be acquired, together with all the rights, privileges, easements, and appurtenances thereunto belonging, including the right to demand and receive to the lessee's own use all tolls, rents, revenues, income, and profits of the demised premises, excepting from the said premises all cash, cheques, bills, notes, and moneys due to the lessor, and its common seal and books of record and account, to have and to hold the same unto the lessee, its successors and assigns, for the term of ninety-nine years from the day of the date hereof.

1. The lessor covenants that during the continuance of this lease it will maintain its corporate organization in due form of law, and for that purpose will hold all necessary meetings, elect all necessary officers, and make and keep all necessary records, reports, and returns required by law at an expense not to exceed \$100 per annum, which the lessee covenants to pay to it on or before the date of the annual meeting of the stockholders of the lessor in each year.

2. The lessee may use the name of the lessor in bringing or defending any suits or proceedings in law or equity which may be necessary for the due protection, preservation, and full enjoyment by the lessee of all the property, rights, and privileges hereby leased, but the lessee shall save and hold the lessor harmless and indemnified from and against all loss, cost, damage, and expense arising therefrom.

3. The lessor covenants that in any case the lessee deems any part of the real estate or personal property hereby demised unnecessary for the purposes of the said railway and desires to sell the same, and the directors of the lessor approve such sale, the lessor will concur with the lessee in such sale and in executing and delivering such instruments as may be necessary to transfer its title therein to the vendee, and will cause such votes to be passed by its shareholders and directors as may be necessary; provided that the proceeds of any such sale, subject to the provisions of the mortgage hereinafter mentioned, shall be applied to the substitution of property of equal value to that sold, or shall be expended to increase the value of other property hereby demised, as the directors of the lessor shall approve, and the lessee agrees so to apply or expend the proceeds. And the lessee may, with the approval of the directors of the lessor, subject to the said mortgage, pull down, alter, and repair buildings and structures, and change the location or position of the lines of rails, but shall replace any buildings or structures pulled down in

whole or in part with permanent improvements of as great value. And the lessee shall be at liberty, without any such approval or concurrence as aforesaid, subject to the mortgage, to use and consume fuel and supplies, and to replace any of the rails, rolling stock, equipment, machinery, and tools comprised in this lease with others, and to sell such of them as shall have been replaced or worn out as it may think fit, and without any obligation on the part of any purchaser to ascertain the occurrence of the event in which any such last-mentioned sale is authorized.

4. In consideration of the premises the lessee covenants with the lessor, for the benefit of the shareholders for the time being of the lessor, to pay to the said shareholders respectively, as and for rent hereunder, a semi-annual dividend of three per cent on the shares of the capital stock of the lessor lawfully issued and from time to time outstanding to the aggregate principal amount of \$165,000, and a like dividend upon any shares of the capital stock of the lessor lawfully issued in excess of the said principal amount of \$165,000, for the purposes and in the manner herein-after provided, the said dividends to be paid on the first days of January and July in each year during the term of this lease to the persons registered as holders of the said shares on the tenth day next preceding each day for the payment of such dividend, the first payment to be made on the first day of January, 1902; and in case this lease is terminated at any time prior to the first day of July in the year 2000 a proportionate part of such semi-annual dividend to be paid for the portion unelapsed of the half year to the then registered holders of the said shares. And such payments of dividends shall be free and clear of all other charges, expenses, and payments to be made or incurred under the provisions hereof. And an agreement for the payment of the said dividends by the lessee shall be endorsed upon the certificates of the capital stock of the lessor under the common seal of the lessee signed by its duly authorized officer and shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the Portsmouth & Exeter Street Railway Company for ninety-nine years from the 1st of July, 1901, upon the terms (among others) of paying a semi-annual dividend of three per cent on the shares of the last-mentioned company on the 1st of January and July in every year during the continuance of the said lease to the persons registered as holders of the said shares on the tenth day preceding each such dividend day, and of entering into this agreement in consideration thereof agrees with the said regis-

tered holder of the within-mentioned shares to pay the said dividends accordingly and to enter into a like agreement with every holder of the said shares to whom a new certificate shall be issued, and to indorse such agreement upon every such certificate. Witness the common seal of the Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the day of , 1901."

5. The lessee covenants to perform and observe all the covenants and agreements of the lessor contained in its mortgage to the American Loan and Trust Company, dated the first day of July, 1901, and also as and for further rent hereunder the lessee agrees to assume and pay the principal and interest of the bonds to the aggregate principal amount of not to exceed \$150,000 secured by the said mortgage, and also to assume and agree to pay the interest payable during the said term of all bonds issued or to be issued in pursuance hereof and the principal of all such bonds payable during the said term. And an agreement by the lessee for such payment shall be endorsed upon the said bonds under the common seal of the lessee, signed by its duly authorized officer. And in case the said agreement relates to the payment of both principal and interest of the said bonds it shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the principal and interest thereof, and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the principal and interest thereof as the same become payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the 1st of July, 1901."

But in case the said agreement relates merely to the payment of interest up to the end of the term of this lease it shall be in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease dated the first day of July, 1901, of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the interest thereof payable during the term of the said lease and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the interest thereof accruing during the term of the said

lease as the same becomes payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the of , 19 .”

And the lessee covenants to cancel and destroy all coupons for the said interest upon any of the said bonds as and when the said coupons are paid by the lessee.

6. The lessee covenants to pay all taxes, charges, and assessments whatsoever lawfully assessed upon or in respect of the leased premises or any part thereof during the term of this lease, including those assessed during the year 1901.

7. The lessee covenants to insure and keep insured such parts of the premises as are of an insurable nature for such sums and in such manner as shall reasonably protect the same against loss or damage by fire and to exhibit to the lessor or its agents the policies whenever reasonably requested, and all sums received by virtue of any such insurance shall be applied to making good the loss and damage, and so that all such insurance shall be in accordance with such or the like provisions as are contained in the said mortgage during the continuance of such mortgage or of any such future mortgage of the premises as is hereinafter mentioned.

8. The lessee covenants to keep the said railway and other leased property in as good repair, order, and condition as at the inception of this lease, and to replace all such rails, rolling stock, equipment, machinery, and tools as may be worn out, and to mark with the name of the lessor in the manner hereinafter provided all rolling stock used to replace any comprised in this lease. And at the termination of the lease to surrender the leased premises and all property added thereto or substituted therefor in like good repair, order, and condition.

9. The lessee covenants to save the lessor harmless from all actions, suits, proceedings, claims, damages, and expense on account of anything that has already happened, or by reason of any acts or omissions of the lessee in the management or use of the leased premises during the continuance of this lease, and at its own expense to defend all actions, suits, and proceedings already or to be hereafter brought against the lessor or the leased property on account of any such matter, and to pay all sums recovered as damages or costs in any such action, suit, or proceeding.

10. The lessee covenants at its own cost and expense to work and use the leased railway and property in compliance with the laws of the state of New Hampshire, and to do all things that may by law be required in respect of the whole or any part of

the leased premises. And the lessee further covenants to furnish all cars, equipment, and apparatus of every description required for the due use and working of the said railway in addition to the property hereby demised.

11. The lessor covenants that it will issue, subject to the provisions of law for the time being and at the expense of the lessee, additional shares or bonds, or both, for the purpose of raising money to pay for permanent improvements and permanent additions to the leased premises, and to an amount sufficient for this purpose, whenever requested by vote of the board of directors of the lessee, provided that such improvements and additions shall be approved by the directors of the lessor, and will deliver such shares and bonds to the lessee to be used for the said purposes, and will also issue bonds whenever so requested for the purpose of renewing or refunding its existing bonds, or any bonds hereafter issued under these presents. And none of the said shares or bonds shall be sold for less than par. All such bonds shall be secured by mortgage of all the property of the railway company on terms similar to those contained in the mortgage hereinbefore mentioned, except so far as they may be varied with the approval of the directors of both of the said companies, and the lessee shall concur in any such mortgage to the extent of its estate hereby acquired. And any benefits from reduced rates of interest during the continuance of this lease, consequent upon such renewal or refunding, shall enure to the benefit of the lessee, and any premium obtained from the sale of bonds of the lessor so issued to renew or refund its bonds shall be used to provide permanent improvements and permanent additions to the leased premises, except such as are herein required to be provided by the lessee. And the lessor agrees that its directors and stockholders shall pass all votes and make all applications to the board of railroad commissioners or other authority, and take any other steps that may be necessary in order to issue stock or bonds as herein provided. And the lessor covenants that it will not issue any stock or bonds without the express request of the board of directors of the lessee.

12. The lessor and lessee mutually covenant that there shall forthwith be made a full and complete inventory and appraisal of the land, buildings, tracks, overhead construction, rolling stock, equipment, and all other property of every nature and description demised by this lease, a copy of which inventory shall be furnished to the lessor and also to the lessee, and the same shall be conclusive evidence in any and all cases in which the question of the condition and value of the said property at the time of making this lease shall arise between them. The said inventory

and appraisal shall be made at the expense of the lessee by two disinterested persons, one selected by the lessor and one by the lessee, who in case of any disagreement may choose a third, and the decision of a majority shall be final. And all the rolling stock of the lessor shall at the like expense be marked with its name, so that the same can be identified, but this provision shall not prevent the lessee from marking the same with its own name. On the termination of this lease, whether by lapse of time or otherwise, a like inventory and appraisal shall be made of all the property then surrendered by the lessee to the lessor, and if the property surrendered is thus found to be of greater value than the appraised value at the commencement of the lease, with the addition of a sum equal to all amounts of money received by the lessee from the issue of shares of stock and bonds of the lessor (excepting the principal of renewal and refunding bonds and excepting the principal of any bonds of the lessor that shall be paid off by the lessee), the difference shall be paid by the lessor to the lessee in money within one year from the termination of this lease with interest at the rate of five per cent per annum from such termination until the time of payment. And if the property surrendered is of less value than the appraised value at the commencement of this lease and the said sum received from stock and bonds as aforesaid, the difference shall be paid by the lessee to the lessor in money within the same time and with the like interest. And the lessor and its agents shall be at liberty at reasonable times to enter upon the leased premises and inspect the same, and the lessee shall afford all proper facilities therefor.

13. This lease is upon condition that if the lessee, its successors or assigns, shall fail to make any semi-annual payment of rent as hereinbefore stipulated, or any part thereof, or to pay the principal and interest of the said bonds in accordance with its agreement, or to perform and observe any of its other covenants or agreements herein contained, and such default continues for one month after written notice thereof from the lessor to the lessee, or if the estate hereby granted or possession of the premises or any part thereof shall be taken from the lessee by legal proceedings or the appointment of a receiver, or if the lessee or its successors or assigns shall assign or underlet the said premises or any part thereof without the assent of the lessor on each occasion in writing, and notwithstanding any assent or waiver on any prior occasion, then and in any of the said cases and without any other notice or demand the lessor may thereupon re-enter upon the demised premises or any part thereof in the name of the whole, and the same have and possess as of

its former estate without prejudice to its right of action for arrears of rent or breach of covenant, and upon such entry the said term shall end.

In witness whereof, the said parties have caused these presents to be executed in duplicate by their respective presidents or vice-presidents and treasurers thereunto duly authorized and their respective corporate seals to be hereto affixed the day and year first above written.

PORTSMOUTH & EXETER STREET RAILWAY COMPANY,
Lessor,

By WALLACE D. LOVELL,
President.
F. P. ROYCE,
Treasurer.

[Seal of Portsmouth
& Exeter Street
Railway Company.]

REGINALD H. JOHNSON,
SAMUEL W. EMERY,
Witnesses.

EXETER, HAMPTON & AMESBURY STREET RAILWAY COMPANY, *Lessee,*

By CHARLES H. TENNEY
Vice-President.
F. P. ROYCE,
Treasurer.

[Seal of Exeter, Hampton &
Amesbury Street Railway
Company.]

REGINALD H. JOHNSON,
SAMUEL W. EMERY,
Witnesses.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 3d day of December, 1901, personally appeared Wallace D. Lovell, president, and F. P. Royce, treasurer of the Portsmouth & Exeter Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Portsmouth & Exeter Street Railway Com-

pany, and to be their free act and deed as president, treasurer, and agents of the said corporation.

Before me,

REGINALD H. JOHNSON,
Notary Public.

[Notarial seal.]

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 3d day of December, 1901, personally appeared Charles H. Tenney, vice-president, and F. P. Royce, treasurer of the Exeter, Hampton & Amesbury Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Exeter, Hampton & Amesbury Street Railway Company, and to be their free act and deed as president, treasurer, and agents of the said corporation.

Before me,

REGINALD H. JOHNSON,
Notary Public.

[Notarial seal.]

HAVERHILL & PLAISTOW STREET RAILWAY COMPANY TO
EXETER, HAMPTON & AMESBURY STREET RAILWAY
COMPANY.

This indenture, made this first day of July, in the year 1902, by and between the Haverhill & Plaistow Street Railway Company, incorporated by and under the laws of the state of Massachusetts (hereinafter called the lessor), of the one part, and the Exeter, Hampton & Amesbury Street Railway Company, incorporated by and under the laws of the state of New Hampshire (hereinafter called the lessee), of the other part, witnesseth, that the lessor doth hereby lease unto the lessee all and singular its railways, lands, franchises, and other property of every description now owned, or hereafter to be acquired, together with all the rights, privileges, easements, and appurtenances thereunto belonging, including the right to demand and receive to the lessee's own use all tolls, rents, revenues, income, and profits of the demised premises, excepting from the said premises all cash, cheques, bills, notes, and moneys, due to the lessor, and its common seal and books of record and account, to have and to hold the same unto the lessee, its successors and assigns, for the

term of twenty-five years from the day of the date hereof. Subject, however, to the mortgage hereinafter described.

1. The lessor covenants that during the continuance of this lease it will maintain its corporate organization in due form of law, and for that purpose will hold all necessary meetings, elect all necessary officers, and make and keep all necessary records, reports, and returns required by law at an expense not to exceed \$100 per annum, which the lessee covenants to pay to it on or before the date of the annual meeting of the stockholders of the lessor in each year.

2. The lessee may use the name of the lessor in bringing or defending any suits or proceedings in law or equity which may be necessary for the due protection, preservation, and full enjoyment by the lessee of all the property, rights, and privileges hereby leased, but the lessee shall save and hold the lessor harmless and indemnified from and against all loss, cost, damage, and expense arising therefrom.

3. The lessor covenants that in case the lessee deems any part of the real estate or personal property hereby demised unnecessary for the purposes of the said railway and desires to sell the same, and the directors of the lessor approve such sale, the lessor will concur with the lessee in such sale and in executing and delivering such instruments as may be necessary to transfer its titles therein to the vendee, and will cause such votes to be passed by its shareholders and directors as may be necessary; provided that the proceeds of any such sale, subject to the provisions of the mortgage hereinafter mentioned, shall be applied to the substitution of property of equal value to that sold, or shall be expended to increase the value of other property hereby demised, as the directors of the lessor shall approve, and the lessee agrees so to apply or expend the proceeds. And the lessee may with the approval of the directors of the lessor, subject to the said mortgage, pull down, alter, and repair buildings and structures, and change the location or position of the lines of rails, but shall replace any buildings or structures pulled down in whole or in part with permanent improvements of as great value. And the lessee shall be at liberty, without any such approval or concurrence as aforesaid, subject to the mortgage, to use and consume fuel and supplies, and to replace any of the rails, rolling stock, equipment, machinery, and tools comprised in this lease with others, and to sell such of them as shall have been replaced or worn out as it may think fit, and without any obligation on the part of any purchaser to ascertain the occurrence of the event in which any such last-mentioned sale is authorized.

4. In consideration of the premises the lessee covenants with the lessor, for the benefit of the shareholders for the time being of the lessor, to pay to the said shareholders respectively, as and for rent hereunder, a semi-annual dividend of two per cent on the shares of the capital stock of the lessor lawfully issued and from time to time outstanding to the aggregate principal amount of \$30,000, and a like dividend upon any shares of the capital stock of the lessor lawfully issued in excess of the said principal amount of \$30,000, for the purposes and in the manner hereinafter provided, the said dividends to be paid on the first days of January and July in each year during the term of this lease to the persons registered as holders of the said shares on the tenth day next preceding each day for the payment of such dividend, the first payment to be made on the first day of January, 1903; and in case this lease is terminated at any time prior to the first day of July in the year 1927 a proportionate part of such semi-annual dividend to be paid for the portion unelapsed of the half year to the then registered holders of the said shares. And such payments of dividends shall be free and clear of all other charges, expenses, and payments to be made or incurred under the provisions hereof. And an agreement for the payment of the said dividends by the lessee shall be endorsed upon the certificates of the capital stock of the lessor under the common seal of the lessee, signed by its duly authorized officer, and shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the Haverhill & Plaistow Street Railway Company for twenty-five years from the 1st of July, 1902, upon the terms (among others) of paying a semi-annual dividend of two per cent on the shares of the last-mentioned company on the 1st of January and July in every year during the continuance of the said lease to the persons registered as holders of the said shares on the tenth day preceding each such dividend day, and of entering into this agreement in consideration thereof agrees with the said registered holder of the within-mentioned shares to pay the said dividends accordingly and to enter into a like agreement with every holder of the said shares to whom a new certificate shall be issued, and to indorse such agreement upon every such certificate. Witness the common seal of the Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the day of , 1902."

5. The lessee covenants to perform and observe all the covenants and agreements of the lessor contained in its mortgage to the New York Security and Trust Company, dated the first day

of July, 1901, for purpose of reference in the bonds thereby secured but executed on the seventeenth day of March, 1902, and also as and for further rent hereunder the lessee agrees to assume and pay the interest and to guarantee the payment of the principal of the bonds to the aggregate principal amount of \$30,000 secured by the said mortgage, and also to assume and agree to pay the interest payable during the said term of all bonds issued or to be issued in pursuance hereof and to guarantee the payment of the principal of all such bonds payable during the said term. And an agreement by the lessee for such payment shall be endorsed upon the said bonds under the common seal of the lessee, signed by its duly authorized officer. And in case the said agreement relates to the payment of interest and the guaranty of the principal of the said bonds it shall be substantially in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the interest and of guaranteeing the payment of the principal thereof, and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the interest and to guarantee the payment of the principal thereof as the same become payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the 1st of July, 1902."

But in case the said agreement relates merely to the payment of interest up to the end of the term of this lease it shall be in the following form:

"The Exeter, Hampton & Amesbury Street Railway Company having taken a lease dated the first day of July, 1902, of the railways, properties, and franchises of the maker of this bond upon the terms (among others) of paying the interest thereof payable during the term of the said lease and of entering into this agreement in consideration thereof, agrees with the bearer, or, if registered, with the registered owner for the time being of this bond (such holder waiving none of the obligations of the maker), to pay the interest thereof accruing during the term of the said lease as the same becomes payable respectively. Witness the common seal of the said Exeter, Hampton & Amesbury Street Railway Company and the signature of its duly authorized officer the of , 19 ."

And the lessee covenants to cancel and destroy all coupons for the said interest upon any of the said bonds as and when the said coupons are paid by the lessee.

6. The lessee covenants to pay all franchise or other taxes, charges, and assessments whatsoever lawfully assessed upon or in respect of the leased premises or any part thereof during the term of this lease, including those assessed during the year 1902.

7. The lessee covenants to insure and keep insured such parts of the premises as are of an insurable nature for such sums and in such manner as shall reasonably protect the same against loss or damage by fire and to exhibit to the lessor or its agents the policies whenever reasonably requested, and all sums received by virtue of any such insurance shall be applied to making good the loss and damage, and so that all such insurance shall be in accordance with such or the like provisions as are contained in the said mortgage during the continuance of such mortgage or of any such future mortgage of the premises as is hereinafter mentioned.

8. The lessee covenants to keep the said railway and other leased property in as good repair, order, and condition as at the inception of this lease, and to replace all such rails, rolling stock, equipment, machinery, and tools as may be worn out, and to mark with the name of the lessor in the manner hereinafter provided all rolling stock used to replace any comprised in this lease. And at the termination of the lease to surrender the leased premises and all property added thereto or substituted therefor in like good repair, order, and condition.

9. The lessee covenants to save the lessor harmless from all actions, suits, proceedings, claims, damages, and expense on account of anything that has already happened, or by reason of any acts or omissions of the lessee in the management or use of the leased premises during the continuance of this lease, and at its own expense to defend all actions, suits, and proceedings already or to be hereafter brought against the lessor or the leased property on account of any such matter, and to pay all sums recovered as damages or costs in any such action, suit, or proceeding.

10. The lessee covenants at its own cost and expense to work and use the leased railway and property in compliance with the laws of the state of Massachusetts, and to make all returns and do all things that may by law be required in respect of the whole or any part of the leased premises. And the lessee further covenants to furnish all cars, equipment, and apparatus of every description required for the due use and working of the said railway in addition to the property hereby demised.

11. The lessor covenants that it will issue, subject to the provisions of law for the time being and at the expense of the lessee, additional shares or bonds, or both, for the purpose of raising money to pay for permanent improvements and permanent additions to the leased premises, and to an amount sufficient for this purpose, whenever requested by vote of the board of directors of the lessee, provided that such improvements and additions shall be approved by the directors of the lessor, and will deliver such shares and bonds to the lessee to be used for the said purposes, and will also issue bonds whenever so requested for the purpose of renewing or refunding its existing bonds, or any bonds hereafter issued under these presents. And none of the said shares or bonds shall be sold for less than par. All such bonds shall be secured by mortgage of all the property of the railway company on terms similar to those contained in the mortgage hereinbefore mentioned, except so far as they may be varied with the approval of the directors of both of the said companies, and the lessee shall concur in any such mortgage to the extent of its estate hereby acquired. And any benefits from reduced rates of interest during the continuance of this lease, consequent upon such renewal or refunding, shall enure to the benefit of the lessee, and any premium obtained from the sale of bonds of the lessor so issued to renew or refund its bonds shall be used to provide permanent improvements and permanent additions to the leased premises, except such as are herein required to be provided by the lessee. And the lessor agrees that its directors and stockholders shall pass all votes and make all applications to the board of railroad commissioners or other authority, and take any other steps that may be necessary in order to issue stock or bonds as herein provided. And the lessor covenants that it will not issue any stock or bonds without the express request of the board of directors of the lessee.

12. The lessor and lessee mutually covenant that there shall forthwith be made a full and complete inventory and appraisal of the land, buildings, tracks, overhead construction, rolling stock, equipment, and all other property of every nature and description demised by this lease, a copy of which inventory shall be furnished to the lessor and also to the lessee, and the same shall be conclusive evidence in any and all cases in which the question of the condition and value of the said property at the time of making this lease shall arise between them. The said inventory and appraisal shall be made at the expense of the lessee by two disinterested persons, one selected by the lessor and one by the lessee, who in case of any disagreement may choose a third, and the decision of a majority shall be final. And all the

rolling stock of the lessor shall at the like expense be marked with its name, so that the same can be identified, but this provision shall not prevent the lessee from marking the same with its own name. On the termination of this lease, whether by lapse of time or otherwise, a like inventory and appraisal shall be made of all the property then surrendered by the lessee to the lessor, and if the property surrendered is thus found to be of greater value than the appraised value at the commencement of the lease, with the addition of a sum equal to all amounts of money received by the lessee from the issue of shares of stock and bonds of the lessor (excepting the principal of renewal and refunding bonds and excepting the principal of any bonds of the lessor that shall be paid off by the lessee), the difference shall be paid by the lessor to the lessee in money within one year from the termination of this lease with interest at the rate of five per cent per annum from such termination until the time of payment. And, if the property surrendered is of less value than the appraised value at the commencement of this lease and the said sum received from stock and bonds as aforesaid, the difference shall be paid by the lessee to the lessor in money within the same time and with the like interest. And the lessor and its agents shall be at liberty at reasonable times to enter upon the leased premises and inspect the same, and the lessee shall afford all proper facilities therefor.

13. This lease is upon condition that if the lessee, its successors or assigns, shall fail to make any semi-annual payment of rent as hereinbefore stipulated or any part thereof or shall fail to pay the interest of the said bonds in accordance with its agreement, or to perform and observe any of its other covenants or agreements herein contained, and such default continues for one month after written notice thereof from the lessor to the lessee, or if the estate hereby granted or possession of the premises or any part thereof shall be taken from the lessee by legal proceedings or the appointment of a receiver, or if the lessee or its successors or assigns shall assign or underlet the said premises or any part thereof without the assent of the lessor on each occasion in writing, and notwithstanding any assent or waiver on any prior occasion, then and in any of the said cases, and without any other notice or demand, the lessor may thereupon re-enter upon the demised premises or any part thereof in the name of the whole, and the same have and possess as of its former estate without prejudice to its right of action for arrears of rent or breach of covenant, and upon such entry the said term shall end.

In witness whereof, the said parties have caused these presents to be executed in duplicate by their respective officers, thereunto duly authorized, and their respective corporate seals to be hereto affixed the day and year first above written.

HAVERHILL & PLAISTOW STREET RAILWAY COMPANY,

Lessor,

By HOWARD ABEL,

President.

HENRY A. TENNEY,

Treasurer.

[Seal of Haverhill & Plaistow
Street Railway Company.]

EXETER, HAMPTON & AMESBURY STREET RAILWAY COMPANY, *Lessee,*

By HOWARD ABEL,

President.

F. P. ROYCE,

Secretary.

[Seal of Exeter, Hampton &
Amesbury Street Railway
Company.]

S. R. WRIGHTINGTON,

Witness for all.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 18th day of August, 1902, personally appeared Howard Abel, president, and Henry A. Tenney, treasurer of the Haverhill & Plaistow Street Railway Company, the corporation named in the foregoing instrument, who were duly appointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Haverhill & Plaistow Street Railway Company, and to be their free act and deed as president, treasurer, and agents of the said corporation.

Before me,

SYDNEY R. WRIGHTINGTON,

Notary Public.

[Notarial seal.]

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. On the 18th day of August, 1902, personally appeared Howard Abel, president, and F. P. Royce, secretary of the Exeter, Hampton & Amesbury Street Railway Company, the corporation named in the foregoing instrument, who were duly ap-

pointed by vote of the said corporation its agents for the purpose of executing the foregoing instrument, and who executed the same for and on behalf of the said corporation, and severally acknowledged the said foregoing instrument to be the free act and deed of the said Exeter, Hampton & Amesbury Street Railway Company, and to be, their free act and deed as president, secretary, and agents of the said corporation.

Before me,

SYDNEY R. WRIGHTINGTON,
Notary Public.

[Notarial seal.]

SALEM, August 22, 1902, at 8 o'clock and 40 minutes A. M. Received and entered with Essex deeds, So. Dist., Libro 1680, page 192.

Attest:

WILLARD J. HALE,
Register.

INCIDENTAL EXPENSES.

The public statutes place at the disposal of the board for services of stenographers and experts and the cost of stationery, express, and postage the sum of \$1,000 annually. Of this amount there were expended in the year ending June 30, 1902, the following sums:

Stenographers and typewriters	\$441.65
Postage	44.00
Express	40.52
Office expenses	15.94
	<hr/>
	\$542.11

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